

# THE GRAFTER





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# The Grafter

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By

BEN. H. KERNS

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To "Boog" and "Mug,"  
Co-workers.



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# THE GRAFTER

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## CHAPTER I.

### A SIDE LINE

I was graduated from the High School of S——, Kansas, at the age of eighteen. From the time that I had any ambition I had intended to be a lawyer. The life of the farm did not appeal to me, and I managed to work my way through a law school in St. Louis, with much hardship and self-denial. I passed well, and returned to S——, to put out my shingle, believing my future secure.

I thought that among my old friends clients would flock to me. I pictured myself leading the Bar of the District, going to the Legislature, perhaps to Congress. I think I was as honest as the average. I was not particularly greedy for money, but I was greedy for success. I was unwilling to wait. I wanted everything quickly—right away. And when I found that the law business was a long, slow wait, it palled on me.



As the days passed the lack of seekers of legal advice made the future look less rosy, and for a week not a client made an appearance; an occasional farmer, however, would tie his horses in front of my office, but only to raise and later shatter my hopes by passing my office unnoticed and entering some near-by store.

The lack of business was so different from what I had expected that my only hope of success seemed blighted; I was almost discouraged and disheartened, and occasionally asked myself if the assiduity and faithfulness I put forth in the acquirement of an honorable profession were not slowly proving to be of insignificant consequence.

One day as I was restlessly whiling away the time, a new thought came to me—I came to the conclusion that if I stayed in S—— and business continued in the future as it had in the past, I would of necessity be compelled to close up for lack of business.

But one thing remained to be done, and I at once began to devise ways and means by which I might conduct something on the side. What it would be I was not long in making up my mind: I had heard of men who, with

no capital, had started real-estate businesses and become prosperous and fairly well-to-do. Selling real estate was something that required but little knowledge, and, with my legal and commercial education, I felt as well qualified as anyone else to sell real estate.

I had one competitor in the real-estate business, but I completely ignored his presence, as far as competition was concerned, and began to advertise, in a small way, for either farm or city property for sale or rent.

Several farms were listed with me within a few days after the appearance of my first real-estate ad.; and one day a prospective buyer drifted into the office. He said he was in the market for, and would buy, if quoted a reasonable price, the first well-improved quarter-section of Rooks County land that was shown him.

I told him I had a few very choice quarters on my list, and he suggested that he would look them over at any time. He said he had "just blew in from Texas" on the previous day; that he was a stock-raiser, and had just marketed a train-load of cattle, and that he was going to invest in a farm.

It looked like a sure sale to me. I hired a

livery rig and spent an entire afternoon in showing him the farms that were listed with me, but after I had enumerated the many reasons why each farm I was showing him was a bargain, he seemed to have a prepared and memorized line of excuses why that which he was shown was not what he wanted.

On our return to town, I took the horse to the livery stable and paid for its hire. I immediately went to the office, and it was there that I, disappointed as I was at not having made a sale when the prospects were so bright, devised and formulated a theory by which I later *duped the dear American public for the appalling and stupendous sum of four hundred thousand dollars.*

I was a lawyer and real-estate agent, at considerable expense in advertising and keeping up an office and other incidentals; I was entirely upon my own resources, and I alone was responsible for what I did; I had, since I first left home, pertinaciously striven to attain success by equitable and legitimate means, but finally came to the conclusion that the law business was a complete failure in so small a town, as was also the real-estate business.

I had spent one half-day's time and two dollars in money for a livery rig, in the endeavor to sell to one who promised to buy that which he was shown, but only to come to the conclusion that all he wanted was an outing at my expense. I asked myself such questions as: "How many prospective buyers bought?" "Was not the real-estate business a farce, especially in so small a town?" And "Would it look just and feasible to property-owners for a real-estate agent to charge an advance fee, to cover (alleged) incidental expenses incurred in connection with showing their property to possible purchasers?"

My newly devised theory I thought was at least worthy of consideration and an effort to determine its practicability.

My next caller was a local man, who said he had a store building of which he would like to dispose. I told him that, unlike other real-estate agents, I charged an advance fee of ten dollars in addition to a commission, and that I was confident I could dispose of his property in a reasonable length of time. He at first looked upon the advance fee with disfavor, but I was not long in convincing him that it was only fair to both that he should

pay my required fee. He finally handed me a ten and left the office.

I was very much elated and enthused over the merit of my new plan, and after he left the office I went to the local editor, paid him five dollars, and told him to run a large ad. for me. Five dollars will buy considerable space in a small town paper; and in the next issue my name appeared under a very attractive ad.

It was not very long until I was visited by numerous farmers who desired to dispose of their alleged valuable holdings, but the prospective buyers were few in comparison. The condition was partially attributable to a big boom which the town had undergone some two years prior thereto, which was followed by a complete crop failure, and as a result there was a general scarcity of money in that vicinity and the unfortunate farmers were eager to rid themselves of their holdings.

For a month business was good, and in that time I had taken in considerable money, as about one out of every three property-owners paid me a ten before they left the office, some without manifesting the slightest aversion.

I did not sell a single property, although

each of my clients who listed was given a short space in the local paper, which I of course paid for.

But few purchasers called and none of them bought.

However, it was but a few weeks until my advertising had reached its limitation, especially through the local medium, and nearly all property-owners in the county who had desired to sell had either listed with me, or refused to do so because of their disapproval of the ten-dollar advance fee.

However, I was not at all discouraged because business had suddenly dropped off, as, after considering the small circulation of the local paper and the results even it had brought me, I immediately came to the conclusion that there was no limit to what might be done, and that the fundamental requisite to wealth by my new method of listing (not selling) real estate was judicious and persistent advertising.

Although I looked upon my new method as perfectly legitimate, or was supposed to be, it might be considered in a different light by some because of the incentive to list new properties being greater than that to dispose



of property already listed. However this might be, I decided to seek new quarters, and that they would be St. Louis. In a city of such size I would be in touch with various publications through the columns of which I might reach thousands of people; and, too, it would be far more desirable to do business mostly by mail with irate clients, whose property I might fail to sell, than to advertise mostly in local mediums that were not far-reaching, and thus be compelled to deal with local clients personally, possibly resorting to fistic encounters to assuage their animosities.

Even supposing my new method be looked upon as illegitimate and fraudulent (which it later proved to be), it could hardly be said that such would prove financially distressing to any one individual, as every client was charged the same fee, and almost any property-owner can easily part with the small sum of ten dollars. So, until my business would be proven legally illicit, I had a large field in which to work, and began to make arrangements to abandon my office and start up in St. Louis.



## THE EXACT SCIENCE OF THE BUSINESS.

The day following my arrival in St. Louis I rented from a local real-estate man a second-story office room, and fitted it up as best I could with some office fixtures, and was ready for business. And from the money I had gathered up in my home town, my future bore a propitious aspect.

I made my way to the publishing house of one of the leading dailies of St. Louis, at which place I left a small advertisement, with instructions that it be run every issue for one week. In it I stated partially as follows:

“I can sell your real estate, property or business, no matter where located, quickly for cash, in any part of the United States. I have formulated a new and systematic plan of selling real estate, which is wholly unlike that used by other so-called ‘real-estate men;’ I can actually sell your property in thirty days from date of listing.”

I returned to my office to await results, and, in a few days after my inception, property-owners were calling at my office in such numbers that I was unable to answer all

written inquiries from possible clients. (I suppose the poor dupes thought it was in my power to compel the next Legislature to pass a law making it a crime for those who had capital not to buy real estate, thus promoting Socialism.)

The fact of so few insertions of so small an advertisement attracting so great a number of people would seem appalling to those familiar with the results obtained from advertising; but persons who find it necessary to rely on the columns of publications to place them in communication with prospective buyers, would answer my advertisement where they would pass up hundreds of others unnoticed. There was a reason for it: My advertising was the result of earnest and persistent brain-work on my part and my knowledge of human nature, and I always promised the public something *definite* for their money; in fact, I promised clients definitely such improbable things that it would have been utterly impossible to live up to my advertising.

My plan was to charge a commission of two and one-half per cent, payable when a client's property was sold by me direct (and I cannot call to mind of ever having made a

sale). But before listing a property I charged an advance fee of ten dollars, which it was the understanding would be deducted from the two and one-half per cent. when a sale was made.

I agreed and guaranteed to sell any property listed with me within thirty days from date of listing. (If, however, I failed to make a sale in thirty days, I further guaranteed to charge no fee for my services thereafter.) For this ten dollars each client was given less than fifty cents' worth of advertising, depending largely in which of the local papers I advertised his property.

That the reader may get an exact idea of the amount of advertising given a client in actual space, will say, for instance, if a local citizen listed a store building he would be given one, and sometimes two, insertions of an advertisement, such as the following, in some local paper with a small circulation and consequent cheap rates :

"For Sale—Store building, \$5,000.00. Box 256, St. Louis."

Or, if a quarter of land was listed, the ad. would appear thus :

"160 A. Imp. Wash. Co., Kas., \$20,000.00. J. Q. Brown, Lynn, Kans.

On the day following the insertion of an advertisement containing properties for sale, a copy of the paper containing a brief description of each property was sent to the owner; or if I felt in a liberal mood, a client was given two insertions, in which case he would receive copies of both papers.

In addition to the above, I frequently had lists printed containing a very brief description of the property listed, but no client's property appeared more than once on these lists. These lists were mailed out to persons who made inquiry as to any property I had for sale.

When I advertised property either in newspapers or on lists, I always inserted the owner's name and address, and devoted quite a little space in urging prospective purchasers to always take the matter of prospective purchases up with the owner direct. My object in doing this was to avoid correspondence from which I would not be financially benefited, as the ten-dollar spots were what I was after.

After six weeks or a couple of months my business had grown to such an extent that I found it absolutely necessary to increase my

office force and get up a series of circular letters, with which to reply to the many inquiries I was receiving. I soon had framed up a number of "Answer" and "Follow-up" letters in which I covered my plan most thoroughly, and which I used until I was later given my choice of discounting my then present methods of business or being indicted for fraudulent use of the mails. And that these letters proved to be "money-getters" from the start will be evidenced later in this story.

With them I could answer any question that ninety-nine out of a hundred property-sellers would ask. And I had letters to apply to special occasions. For instance, if a property-owner would write telling me that he had confidence in my ability to sell his property but that his neglect to list was because of lack of funds, or because his wages had just been garnished, or because "the family produce had not been marketed," I would acknowledge receipt of his letter and assure him that his faith in my plan was appreciated. I would further state, that inasmuch as I had received many inquiries for and wanted just such a property as his on my list im-

mediately, I had decided to make an unusual proposition to him; that is, I inclosed him a note for ten dollars, filled out in my favor and due in thirty days, with eight per cent interest from date, and agreed to accept that in place of the ten-dollar cash retainer.

This generally met with the approval of, and was accepted by, the party to whom such letters were written. Inasmuch as such notes were not made due until the expiration of the time in which I had promised to sell their property, such an offer could only be looked upon as being mutually fair.

Such notes were almost as good as cash to me, and their disposition was both speedy and systematic. All were disposed of to a few advertising houses and publishers, with whom I had made a special and written agreement whereby they were to accept these notes for space in their publications at 90 per cent face value; all notes so disposed of, however, were indorsed by me as payable "without recourse on me in any event," which indorsement always excepts the indorsee from payment.

On written request from a possible client for information as to my plan and terms for



disposing of real estate, I acknowledged receipt the same day, and assured the owner that his letter had received my careful attention; that his property could certainly be sold for the price asked, provided it was properly advertised and aggressively pushed; that there was a man somewhere who would buy it, and I was in position to find him, and do it quickly; that I had made a careful and systematic study of the problem of bringing the party who wants to sell into communication with the party who wants to buy, and experience had proven to me beyond all doubt that I had the only plan in use in the United States by which I could dispose of real estate or other properties in a specified length of time; that I did not confine my advertising to any one locality, as a buyer is often found where least expected; that my advertising reached millions of readers and almost invariably brought about the desired results; that as soon as a property was listed with me I made a complete and systematic search of my files, and no person who had made inquiry for a similar property was ever dropped from my list until he had bought or was out of the market.



After answering a prospective client's first letter, his name was indexed alphabetically in a book; and when a week's time had elapsed after my reply to his letter, if the prospective client had not listed, he was given follow-up letter No. 2, impressing upon him the importance of listing early if he really wanted to make a speedy sale; and pointing out the fact that I wanted just such properties as his on my list; that I had greater facilities, a more complete organization and a more resourceful system than other brokers; that every transaction, large or small, would receive my careful attention; that my terms were just as low as they could be and bring about the desired results; that my methods for finding buyers were strictly up to date, and not one hundred years behind the times.

I further pointed out that my advertising did the work; that I knew what to advertise, when to advertise, and where to advertise; that a paper that is good to advertise a stock of groceries in, would probably never find a buyer for an undertaking business; that at that particular time I was short just two or three such properties, and that I was es-

pecially anxious to list either theirs, or a similar property in their neighborhood.

I daily received hundreds of letters from people who had previously made inquiry as to my plan, who would strongly urge that I list their property on different terms, and wait for the ten-dollar fee until I had sold their property. To all such I would reply to the effect that I could not consistently and would not deviate from my terms under any circumstances; that I dealt with all clients fairly and impartially, and that a scavenger would be charged the same fee as would a banker or millionaire; that no successful business man would grant one client a favor he could not grant to all.

My daily receipts were greatly increasing, and, in addition to local dailies, I began to advertise quite extensively in farm journals and in magazines that are edited almost exclusively for the farmer. The farmers are easily duped, but my proposition on paper looked like such a straightforward and legitimate proposition and such a square deal to all, that I would gain the confidence of even the most incredulous.

I was not only claiming farmers as victims, but my dupes soon numbered among the best class of people throughout the United States. Prominent local men of all professions who had property for sale would call at the office, and after a short session I would, in three cases out of four, talk them out of a ten before they left. Some were lawyers, doctors and politicians of the highest social standing, and were themselves busy figures in the commercial world.

My advertising finally created much comment, not only through the local press, but papers throughout the Middle West often contained comment about my extensive advertising; and local real-estate men were considerably agitated over the manner in which I advertised, and the amount of space taken in some of the leading papers.

Frequently I was visited by real-estate men who called more through curiosity than anything else, and to inquire as to my methods. It was an inexplicable mystery to some of them how I could afford to pay for such ads. as I was running.

Some local real-estate men branded me as a fraud of the first water, and would warn

the public in their own limited advertising against "A certain local fraud who styled himself 'Real Estate Specialist,' and who promised to sell property in all parts of the United States quickly for cash in thirty days."

I soon notified the publishers who accepted such advertising from my competitors, however, that if they expected future business from me they would reject all advertisements from my competitors containing admonitions against my business and character. And they did this.

On the first day of January my daily receipts were approximately five hundred dollars in postoffice money orders, drafts, checks, notes and currency, and I thought this sufficient to warrant the installation of something more elaborate and decorative in the way of office fixtures and furniture. I purchased several new office desks, about seventy-five sections of Globe-Wernicke sectional bookcases, and filled the latter with law books, that the office might bear a prosperous appearance; I rented a room adjacent to the one then occupied, and made arrangements with the landlord for a complete remodeling of the two rooms. And after this was done I had

an office of which I was proud, and I do not think it could have been perceptibly surpassed in costly and luxurious furnishings by any office in the city conducting a business of a like nature.

I also increased my office force until I had eight young men from 18 to 25 years of age employed in clerical and stenographic capacities.

I attributed my rapid progress in the business partially to the treatment doled out to my employés, all of whom were good workers, after becoming accustomed to my methods and what was required of them. In hiring a clerk I always promised a perpetual position, providing I received satisfactory services in return for my money. I started all clerks and stenographers in at the same wage, regardless of their ability, efficiency, broad general knowledge, or past records.

In hiring a new man I paid him a fair and reasonable salary to begin with, and increased this weekly check as his services would warrant, until he received \$15 per week. I would give almost any applicant a trial, when in need of a clerk, but if he was incompetent, or afflicted with "indolencitis," he lasted

about twenty minutes and was told to get his hat and go, or be kicked down stairs; if he was a whistler or a good vocalist, he would be accorded the same treatment, as I never would tolerate any such in my office. I was in business for myself, and was not running a kindergarten establishment at my expense for the purpose of making dependent children self-supporting.

One of the first clerks I hired, and who later proved to be my right-hand man, was "Shorty McCann." I always called him Shorty because of his youth at the time of application. I gave him work only because of his persistency, and to do away with his frequent personal application.

Shortly after I started up in St. Louis I put an advertisement in a local paper for a stenographer. I was putting in long hours, and always appeared on the scene of operation early in the morning, and at 7:30 A. M. on the day following the advertisement, a youngster appeared in the doorway and blurted out:

"Say, Mister, do you want a steno?"

"Yes," I replied, "but you are too young."

"Oh, I don't know. I know a few things," the kid said.



But I told him that his adolescence was against him, and he slowly descended the stairs. In the next two days this youth made four personal applications for the job. The fourth time he called, he said: "If you need a good man, you'd better take me on," and further added that "youth was not necessarily incompatible to his chosen vocation."

That's how I hired Shorty, and he was not long with me until he was drawing a check of twenty dollars per week and fifty cents per hour for overtime, and his services rendered were fully equivalent thereto. In fact, every hair in his head knew something and he could be trusted in any capacity.

From early in the morning until an hour before quitting-time, every stenographer was at it hammer and tongs, either addressing envelopes or filling the address on form letters.

With eight typewriters on the hum by skilled and speedy operators, it can easily be imagined the business that was done. If the incessant hammering of typewriters counted for anything, persons who called at the office personally must have thought I was conducting a land-office business (whether I was selling any land or not). An hour was consumed



each day in getting out the mail, which generally filled four waste-baskets to their capacity.

In this each clerk cast all other duties aside and participated. A self-addressed envelope, a gummed label bearing my photo, and other literature were inclosed with each letter, and it always took a full hour's hustling to make inclosures for, fold and seal and later stamp from fifteen hundred to two thousand letters a day. About forty dollars a day was what I paid out for postage stamps.

When my time was not taken during the day with advertising men or clients who had called in person, at all times it was consumed in opening up incoming mail. While I opened all mail, the only letters receiving personal attention were those pertaining to advertising—I merely picked out the tens and my clerks did the rest.

Another feature of material aid in bringing in the money and winning the confidence of the people was a little booklet I wrote up containing many spurious testimonials and letters of recommendation, all of which were alluring, by the pen of some well-satisfied client. Some of these letters credited me

with making a sale "in just a few days;" some were acknowledgments of purported "drafts for large sums," which would lead prospective clients to believe were my "commission from some big deal;" others credited me with being the "Greatest Real Estate Specialist of the present day;" others would contain something like this: "Your new method of selling real estate is certainly wonderful, and I never would have believed you could have made such a speedy sale."

To some of these supposedly genuine testimonials the name of some relative was appended, and to them, of course, I frequently enclosed stamps with instructions to answer all possible letters of inquiry concerning my ability to sell property.

#### AN UNEXPECTED GUEST.

Everything had thus far gone peacefully as far as any disastrous interference was concerned, until one day one of Uncle Sam's emissaries drifted into the office, with a large burdensome package under his arm. He was a tall, athletic man with clear blue eyes, of perhaps thirty-eight years, and, from the time he entered the office, I had been aware

of the quest of his errand as well as if he had been clothed in an American flag as emblematic of his vocation.

"Are you the proprietor?" he asked.

"I am no other," I replied.

"Well," he goes on, "I am here to talk with you personally."

"I know it," says I, as he followed me into my consultation room, which was replete with luxurious leather chairs and other like fixtures, and might have been taken for the private office of some steel magnate or James Patten. He drops leisurely into a leather chair and says:

"Please submit to me any literature you may have descriptive of your method of handling real estate, as well as any circulars or pamphlets pertaining to, or used in connection with, your alleged real-estate business."

I rang the buzzer for Shorty and told him what was wanted.

"You seem to be conducting quite a business," says the Post Office Inspector.

"I am," says I; "in fact, I believe I am conducting one of the largest and most successful real-estate businesses in the country."

“Comprehensively interpreted,” says he, “I would take that statement to mean that your income is greater than that of any other real-estate agent or firm in the country.”

“Exactly,” says I.

Just then Shorty entered and handed me a judiciously chosen portion of my literature, circular letters, pamphlets, etc.

“I believe it is your custom,” says the Post Office Inspector, “to guarantee to sell a client’s property in thirty days from the date of listing, in any part of the United States, for cash.”

“That’s putting it rather incomplete,” says I, “as you will note by my literature. It is true I guarantee to sell a property or business, no matter where located, quickly for cash, but in addition to the thirty-day proposition, I make a sub-guarantee, without which my main guarantee would be only provisional, and which is as follows: “If I fail to sell your property in thirty days, I further guarantee that I will make no charge for my services other than the ten-dollar fee.”

“That satisfactorily explains the guarantee clause,” says the P. I., “but kindly inform me

to what extent listed properties are advertised by you, or in other words, what a client receives in return for the ten-dollar fee you charge?"

"Every property listed with me," says I, "has been advertised in some paper, and in every case the paper containing the property offered for sale has been mailed to the owner. In addition to advertising property in papers and magazines, a description of the property of every client is printed on lists, which are later sent, with a circular letter, to all persons in the market for property who make inquiry; and if you question my statement for a minute I can produce my record books, which show the exact date and in which paper each client's property has been advertised."

"Let me examine them," says the P. I.

I rang for Shorty. "Bring me property Books Nos. 1 to 10 inclusive," says I, and Shorty had placed them on the table before me in a jiffy. I turned to Book 1, page 1. "Here," says I, "is the first property listed with me after I started business in St. Louis. It consists of a stock of general merchandise. Owner, S. T. Stewart; price, \$1,000; Box

33, St. Louis. It has been advertised in the ———, and the owner was mailed a copy of each edition on the following day.

“About what,” says he, “is the proportion of listed properties sold by you?”

“I have kept no record of properties sold by me personally. Most sales,” I continued, “come about between persons who see descriptions of desirable property in my ads. and take the matter of purchase up direct with the owner, whose name is always given in my advertisement; and, as a result, I am sure that hundreds of sales have been made through my advertising, of which I have never been advised, consequently in all cases I have been cheated out of a portion of my commission.”

“That’s rather unfair on your client’s part,” says the P. I., and I pinched myself to keep from smiling.

“It is,” says I.

“I have here,” says the Postoffice Inspector, as he reached for his package, “about a hundred score of complaints against you and your methods of business from the same number of irate clients whose property, each alleges, you have failed to sell at the expiration of the



specified thirty days. It seems," he continued, "that the great majority of them are based on your failure to sell their property in the thirty days."

"True," says I, "just what I expected, and, after considering my sub-guarantee and the fact that all properties were advertised, I do not believe a disinterested person could be found who would say there was the slightest justification in such complaints."

When the P. I. left the office I was well satisfied with the result of our interview and the particular points brought up for his edification; I was confident that he had not secured, during our interview, sufficient tangible evidence with which to prove my business fraudulent and inconsistent with the use of the United States mails, and to later debar me from that privilege.

Months and months passed in the same routine of active business, and during the time I had business on the ten-dollar plan I suppose I was visited by the Federal authorities fifty times.

Finally their visits became so frequent that I became aware that it would be only a matter of time until an effort would be made to close



up my business, but I supposed it would be taken to court and that it would not be done in a short length of time.

But to my great surprise I received a written notification from the authorities, which was most undeviating in contents, and therein I was given my choice of discontinuing my then present methods of business and returning all moneys received thereafter, or becoming indicted for fraudulent use of the mails.

Though it was with great reluctance, I chose the former ultimatum; and I believe I did so with discretion, as I did not want to become involved unnecessarily in legal proceedings; and, too, I had duped the public for about four hundred thousand dollars during the time I had been in business, and I had enough of it left to keep the wolf away from the door for a few years at least.

This certainly was disastrous. It was a hard blow to me, and it came at the wrong time, as, up until that time, my business had been steadily increasing and my daily receipts had been between seven hundred fifty and eight hundred dollars.

I had been advertising in over three thou-

sand different papers and periodicals throughout the United States, and if each of these papers had, say five thousand circulation, it can be seen then that my advertising reached millions of people. But I had advertised in the best papers of the United States, and some of the leading magazines in which I advertised had a sworn circulation of 500,000. So the reader can imagine that even though all my advertising contracts were canceled immediately, it was some time before I was forgotten; that it was many weeks before the result of my advertising previous to notification to quit business, would cease; the tens came in for months, with decreasing frequency, and all were returned.

All of my advertising contracts were immediately canceled. Those in leading papers were canceled by wire, and those in papers in which space costs but little were canceled by letter.

But it was weeks and weeks before the tens were a thing of the past, although in each case I was compelled to return them—with reluctance, but By Order of The Government.

## CHAPTER II.

### THE POSSIBILITIES OF MATRIMONY

After my impending indictment and unceremonious notification to discontinue my real-estate business, I began to do a legal and collection business on a small scale; but it was a legitimate business, and legitimate businesses generally pay smaller dividends than those to which I had been accustomed.

I was restless and dissatisfied with so comparatively small returns, and what I should do to augment my bank account was, for a time, a puzzle.

After due consideration I concocted the idea that, in addition to my legal business, I should conduct a matrimonial business on the side, which would chiefly consist of placing, or rather promising to place, the loved ones into communication for the nominal sum of five dollars.

And, after further deliberation, I dictated the following alluring gem to Shorty :

“Wealthy eastern gentleman thirty years seeks companionship of worthy woman with view to matrimony. No objection

to poor woman if intelligent and honest. Prefer lady with an affectionate disposition. Address Box 648, St. Louis, Exclusive agent."

A few days after the insertion of my first ad. I began to receive responses from persons of my opposite sex from "children" of from eighteen to thirty, "young girls," from thirty to sixty-five, "girls" ripening into "young women" at the mature age of from sixty-five to ninety, nearly all of whom were ready and willing to make a dying statement that they were honest, faithful, home-loving and affectionate in disposition; that they were excellent cooks and dishwashers; some were talented in art and music and were infinitely sincere in their desire to take unto themselves a worthy companion to comfort and love them; some were naturally endowed with such an "affectionate disposition" that they could "love to death" an honest man "regardless of looks;" others, however, were possessed of higher ideals, and demanded, after I had gotten their money, that I place them in communication with an "aristocratic gentleman of affluence;" or, "broad shoulders and near illimitable means;" some desired a gentleman of great "political influence com-

bined with a bank account of anything from fifty thousand dollars up."

Some of the husband-seekers were highly egotistical, while a few were conservative, and apparently in doubt as to their worthiness of a husband.

Some demanded that I be more specific, and state the exact financial capabilities of my client; while others, evidently not greatly enthused by my ad., would go on and enumerate in no brief manner the particular requisites that constituted an ideal man, and implore me to place them in communication with such a gentleman.

All inquirers were favored with a prompt response, and were advised therein that for the small sum of five dollars they would receive a photo and complete description of my client; or, in preference thereto, they would, upon application at the office, be given an introduction to, and granted the privilege of a personal interview with, my yet-to-be-acquired masculine matrimonial product.

And it was when I was writing a letter to this effect, namely, containing the provisional offer permitting personal calls at the office, that I was made to realize that an additional

actor would necessarily have to be engaged in order to carry out the dramatization of said matrimonial drama.

Upon personal application at the office of husband-seekers, I must be able to produce a visible, animate and fair-looking man, and, in addition thereto, must produce a bank-book or some written document or security, which would unquestionably certify as to his wealth.

And, too, in the event of Federal interference for the purposes of proving my business fraudulent, the presence of such a party would be almost indispensable in the reputation of accusations of fraud.

I asked myself who this accomplice would be. I thought for a time I would play the part myself in order to cut down expenses and avoid sharing the profits; but I later decided that the enormity of the business would make it impossible for me to act as my own agent.

Until I procured the services of some one, I stalled all personal applicants off on the erroneous pretext that the Wealthy Eastern Gentleman was at present out of the city, and I had just given away, to an alleged eligible, the last photo. However, I promised



each client to soon have some more reproduced, and extended to each an invitation to call at some later date.

After a few days of indecision and more frequent personal applicants, a Mrs. Murphy paid me a call and five dollars, and asked to be introduced to the "Wealthy Eastern Gentleman." I explained to her he would not be in for a few days, and asked her to return at that time, when I would be pleased to have her meet my client.

She did not demand her money back because of his not being present, nor did she make any attempt to leave the office. That she was greatly disappointed, however, was obvious from her answers to a few questions I put at her regarding her worthiness and eligibility. But the longer she stayed the more loquacious she became, and she was soon inquiring into my past and my eligibility so earnestly that I thought for a time I was being subjected to a cross-examination by Mr. Delmas, or possibly that she had taken me for the Wealthy Eastern Gentleman.

I could not understand her indisposition to leave the office, until she openly proposed to me; then I knew. But that's the way with



the women. A man can't tell anything about them, and they always give a man surprises that are just the reverse from his expectations; when a woman's services are needed the most they are either not around or refuse to render them; and when they are not wanted, they are always on the job.

I assured her that, had I been in search of a paragon of beauty and pulchritude, and not been previously engaged to an old schoolmate, I would have had no hesitancy in accepting her proposal, as she was frank in her declaration that she would do all possible to make happy anyone whom she might take unto herself as a husband.

I further assured her that her proffer was highly complimentary to me, and she left the office with the promise to call again in a few days.

I resolved then and there never to start anything I could not stop, and immediately John Hawkins came into my mind as "The Wealthy Eastern Gentleman," to promote the undertaking. Who could better play the part of the Wealthy Eastern Gentleman than he? Why had I not thought of him before?

It might be well here to say something of

Mr. Hawkins. My acquaintance with him dates from the time I entered the St. Louis Business College and School of Law. I frequently met him after that, and occasionally spent an evening with him.

As our acquaintance became more intimate, the more conversant I became of his past, as he was always eloquent when his profession was under discussion; I had unlimited confidence in him from the first, and enjoyed immensely his narrations of what he had done for his profession in the past. Unlike myself, he was an itinerant grafter, and never confined his crooked work to any one city very long at a time until he became associated with me, as such would have increased his fear of detection. His dupes were great in number, but he was a petty grafter; he would concoct ideas and devise schemes of grafting and money-elicitation that were so fraudulent and illegitimate as to seem almost impracticable to the most efficient grafter. Though not egotistical in discussing subjects other than those pertaining to his profession, he impressed his shrewdness and loyalty to me most strongly when he boasted of rarely hav-

ing paid for anything in his life but postage stamps. Again he voluntarily offered his services to me at any time, and assured me that, if I ever found him guilty of participating in a legitimate or equitable transaction, I could feel perfectly free in repudiating him as an acquaintance.

He was a handsome man, with big blue eyes and a striking personality; he was a fluent talker, always smoothly shaven and precisely attired; he was one of the rare men who could play any part in any man's game, and his open countenance always won the esteem of those with whom he came in contact; he could preach a sermon on a moment's notice and from any text, and could pass off for a young minister with as much ease and ceremony as he could dispose of a bottle of Hawkins Pain Allayer to the most credulous for twenty-five cents.

Considering his past and non-perfidiousness as expressed, who could have been more eligible to coöperate in A Higher Graft?

But a few minutes after Mrs. Murphy left, I got into 'phone communication with Hawkins.

"Hello, is this Hawkins? This is the Great Real Estate Specialist. Can you come over for a few minutes?"

"I'll be there in thirty minutes by the clock," said Hawkins.

He arrived at the appointed time, and shook my hand nonchalantly.

"I need your assistance," says I.

"You shall have it," he replied, as his eyes lit up with anxious anticipation, "but what's the answer?"

"It's this way, John," says I. "I have started a matrimonial agency for Worthy Wooers Who Will Willingly give five dollars and await results. The purpose of this great agency, comprises two distinct reasons: First, the financial augmentation of myself, as well as anyone who may promote and foster the agency to a sound, successful business basis; secondly, the temporary felicitation and gratification the credulous and eccentric will receive in the way of alluring promises, consolation, correspondence, and permission to exchange photos, all propitious to temporary happiness and contentment. Does it meet with your approval?"

"It certainly does," responded Hawkins,

“and you have my hearty consent and co-operation; it strikes me as being financially profitable, an excellent diversion from past lines of graft, and it will be instructive, amusing, interesting, desirable, and entertaining. But what’s my part?” he continued.

“I have already inserted an ad. in the paper and have received both personal and written responses therefrom—they are on your trail now,” says I.

“I’m on,” says he; “but how much am I supposed to be worth?”

“You are supposed to be worth at least twenty-five thousand dollars in the way of a deposit I have made to your credit in the Citizens State Bank, which of course will not be subject to check, but it will answer the purposes all right.”

“It’s thoroughly elating to be so rich,” said Hawkins.

“It is,” says I, “and you are supposed to be a New York attorney, in quest of good social environment, a wife, and a place to disseminate your money.”

“The greatest drawback, if any, about this,” says Hawkins, “is that I’ll probably dream it’s true and the disappointment on

the morrow will be awful. However, I am at your service; but just introduce them to me one at a time."

He then left the office wreathed in smiles in anticipation of so favorable an outlook for approaching activity in a new line of his profession.

The personal applicants were numerous and called with increasing frequency. When one of the fair sex would call and make known her business I almost invariably would talk her out of a five in short order; or else, she would leave the office considerably incensed, signifying her disapproval of my required fee.

Always as soon as I would talk a client out of a five, I wasted no time, but immediately got into 'phone communication with my friend Hawkins, who was always on time when it became necessary to play his part.

Mr. Hawkins always interviewed the love-seekers personally, and unceremoniously as if he really had more business on his hands than he could attend to; and, at times, he did have.

In case something out of the ordinary was brought up during the course of his interview with his many admirers, he would mention



it to me. But as a rule he would never bring up anything that was discussed during such interviews.

His manner of stalling them off was ludicrous. He said they all wanted to marry him (and I believe they did). But he stalled them all off regardless of their accomplishments. If his interviewer was a blonde, she was invariably told, after briefly passing on the events of the day consistent with courtesy, that, owing to his partiality for brunettes, he could not consent to a marriage with said interviewer as a party thereto.

If an interviewer happened to be a brunette, he would reverse his reason for dissatisfaction, and assure her that he was always partial to blondes.

He had other excuses for his always apparent aversion to marriage. If an interviewer chanced to be a Methodist, Hawkins was always an Orthodox Episcopalian; if she would be a United Brethren, he was a Presbyterian; if she belonged to no church at all, he was a staunch church worker; if she be a widow without children, he preferred a child or two for additional company, as he was so fond of children.



Business was so good for the next few days and the personal applicants were so great in number, that, at the suggestion of Hawkins, we decided that it would be to our mutual interest if he would devote his time exclusively to the interest of this new matrimonial venture.

About a hundred dollars a day was what came in, and, as time went on, business was fast on the increase.

Of course, let me say right here, that Hawkins and I never entered into an agreement, either verbally or otherwise, as to the division of the spoils when promoting any transaction relevant to our profession (and we seldom, if ever, promoted anything else); we rested absolute faith in each other, and at all times during our business relations a mutual understanding existed between us that any division of surreptitiously acquired bucks would be equal and equitable.

Further, let me add here, that there is honor among thieves, petty grafters and criminals. If at any time, even the most remote acquaintance would be instrumental in landing a dupe for me, he was always well paid for his services. Many a time I have handed a financial benefactor from a hundred dollars

up to five hundred, who would have been satisfied with a mere expression of appreciation.

One day after noon lunch, Mr. Hawkins came to the office when four of the "lonely ones" had been awaiting his arrival.

When Hawkins came to the office, he always entered our "Private Room" from the hall, never entering by the main office. There was a reason for this, of course, as is there a reason for everything: a person with a past record equal to that of Hawkins is, or should be, particular about whom he meets. And it was for the purpose of avoiding collectors or anyone who looked suspicious, that he very seldom appeared in the main office. His arrival in our private office was made known to me by one ring on the "buzzer"—and his egression therefrom was also made known by so many rings on the buzzer; and we had other signals.

In the course of forty-five minutes he had interviewed the four lonely ones, and, shortly after the last one descended the stairs, two of the four reappeared at the office. They had by chance, I suppose, met on the street and continued their conversation had in the

office while awaiting the arrival of Hawkins from lunch.

Their conversation possibly was on the events of the day for a time, and later, no doubt, drifted to love and matrimony, which had brought them to the office.

However, it was plain to see that they were irate, and they not only demanded their money back, but in addition thereto they signified their desire to have a further interview with the Hawkins gent.

"I cannot refund your money," says I, "but you might talk with Hawkins if you desire." I rang two rings with the desk buzzer (at which time, according to our code, Hawkins was to leave no grass grow under his feet in "beating it" from the office to some place of temporary seclusion). After a few moments in which he had sufficient time to make his "git-away," I opened the door to our private office and Hawkins was not in.

After so informing the irate ones, they expressed, in no mild or unstinted manner, their profound regret that the gentleman was not present, and stated they would call later.

I assured them that I did not know just what time he would return, and asked if I

might give them any information or explain anything.

"Well," one replied, "you know the object of our errand here, and I suppose we had just as well talk to you as anyone else. That man is a grafter and has no intention of marrying anyone," she continued.

"Oh, you must be mistaken," I said; "I don't know much concerning his character, but he represented to me that he was quite well-to-do; in fact, I know to my personal knowledge that he is worth twenty-five thousand dollars, and can produce his bank book crediting him with that amount in a local bank."

"That might all be," said one of them, "but we will explain further." The one speaking was a blonde; she was rather intelligent looking, and weighed possibly 140 pounds. "You will readily perceive," she said, "that, on account of the striking hue of my hirsute adornment, I would be classified as a blonde; and further, I am a Methodist."

"I understand," says I, "but what's that got to do with matrimony?"

"Be patient," says Blondy, "and I will get to it. You will also readily observe that this

lady is a brunette and that her weight is perhaps 120 pounds, and further she is a Presbyterian."

"I will," says I.

"Well," she went on, "this Wealthy Eastern Gentleman, during the course of his interview with me, expressed his preference for brunettes; he also said, in his opinion, that a model-sized woman should weigh from 118 to 125 pounds; he further stated that he was a church worker, and that he, as well as his ancestors, had all been Presbyterians.

"Now, this lady," she continued, "will tell you the substance of her interview with the Wealthy one."

"The wretch told me," says the brunette, "that he had always pertinaciously maintained a preference for, and been partial to, blondes; that he wanted a 'little woman' weighing about one hundred and forty-five pounds; that he was a strong Methodist, etc., etc.; and it appears that his statements are rather conflicting, are they not?"

"Well, don't talk to me about it," says I. "You'll have to talk with Hawkins himself, but if he's that kind of a man, I will in future refuse to act as his agent."

One day our friend, Mrs. Murphy, reappeared at the door just as another client was leaving. She asked if she might see the "Wealthy Eastern Gentleman."

"Certainly," says I, and she followed me into our private office where Hawkins, puffing at a black Havana, was seated in a "lazy" chair.

"Mr. Hawkins," says I, anxious-like, "I want you to meet Mrs. Murphy."

"I am very glad to know you," says Hawkins.

I then left the room that they might talk the matter over "personally," while I sliced open the mail and picked out the five-spots.

Their interview was of two or three hours' duration. This was so very unusual with Hawkins and his admirers that I wondered what was up; he was accustomed to turning them down unceremoniously, and as a rule such interviews lasted but from fifteen minutes to half an hour, generally depending entirely upon whether or not any "lonely" ones were waiting in the main office for an interview.

Could it be that he was going to marry this woman? Why talk for two hours and a half



when ordinarily such interviews consumed but a few minutes' time?

But four rings on the buzzer notified me to appear in an office across the hall to discuss something unusual, as when the buzzer rang four rings, impending danger was in the ambient atmosphere.

Hawkins entered the corridor from a side-door entrance to our private room and I entered from the main-door entrance to the office.

I saw at a glance that Hawkins was affected. "What's the matter, old man?" says I; "what's the matter with your conscience?"

"Well," says Hawkins, "we've got to do something for this woman. She's waiting in the office now. She came a distance of one hundred miles, paying railroad fare and our five-dollar fee; she's a woman of refinement and her raiment would indicate that she is accustomed to living pretty well; she came here with the avowed intention of getting a man, and as a result she is stranded, despondent, and, since her arrival, has been running her face for room and board at a reasonable-priced hotel."

"Well," says I, "marry her."



"Never," says Hawkins. "I'll do this, however: let's pay her back the fiver, her railroad fare, and make up a little purse for her to remember us by."

"Hawkins, you're a gentleman," says I, and we shook hands.

"But, say," I continued, "if she isn't satisfied then, let's put her on a steady salary and give her a third interest in the business. She'd be a valuable asset. In a week we'd be receiving fivers from masculine celibates and bachelors in Florida, Texas, California, New York, Michigan and intervening States."

"That's better yet," says Hawkins. "I'll bring the question of reimbursements of expense up to her first, and, as an ultimatum, I'll suggest making her the owner of a third interest or putting her on a steady salary. I guess she'll not turn both propositions down."

"But say, Hawkins," says I, "this is the first instance I have encountered wherein you have manifested the slightest evidence of a conscience, and I believe you once said that a conscience would not coexist with our profession."

"I'll admit," says Hawkins, apologetically, "that an explanation is due, but this case is

an unusual circumstance; when dealing with men I am absolutely void of any conscience, whatsoever; but, with this woman, it has been different."

Hawkins went back and resumed his conversation with Mrs. Murphy and I noiselessly entered the main office and dictated a few letters to Shorty.

In a few minutes Hawkins rang for me, and when I entered the private room Mrs. Murphy was smiling contentedly in anticipation of her financial outlook for the future and the desirability of her work.

"Mrs. Murphy," says Hawkins, addressing me, "has decided that she has no objection to being put on the pay-roll at a salary of twenty-five dollars a week and expenses at a moderate-priced of the best hotels."

I glanced at her and she nodded her acquiescence.

We all shook hands and agreed that her services were to be effective on the following day, and at any hours suitable to herself. Ten thousand dollars, not subject to check, was deposited to her credit that afternoon in a local bank.

Next morning the following appeared in

the "Personal" and Miscellaneous Want Column of a local paper :

"Wealthy widow 28 desires to correspond with honorable gentleman; object, matrimony; no objection to poor man if honest and can give reference. Address Box 648, St. Louis, or call Phone 1516 for address and particulars."

In addition to the above, also ran the following in same paper, to appear every issue for one week :

"Don't be disheartened. There is no reason why any honest or worthy man or woman should spend their days in lamentable solitude. Companionship and love of a husband or wife is indispensable to happiness. Call Phone 1516 or address box 648, and we can place you in communication with a desirable and wealthy gentleman or lady, who will comfort and provide for you. All matters strictly confidential. This is the Lucky Month for Matrimony. DO IT NOW."

It is needless to say that we did a business unparalleled in the annals of matrimony. We were absolutely swamped with business, and we made a clean sweep for about five months, when we were given notice to discontinue the business.

Mrs. Murphy, Hawkins and I then divided about ten thousand dollars equally between us.

Subsequently I sold the business to an aspiring gent for one thousand dollars.

We all three shook hands and Mrs. Murphy

was unstinted in her expression of profound appreciation of the many kindnesses we had bestowed upon her, and assured us that we had her prayers.

## CHAPTER III.

### THE INFALLIBLE COLLECTION AGENCY

It was but a few days after I sold my matrimonial business the last time that I started up what I later called "The Infallible Collection Agency," and, though it would have been impossible to conduct a business consistent with the implications to be drawn from the firm-name, nevertheless, as will be indicated in this story, I did a business for some months of which I was proud and which materially ameliorated my financial condition.

After considerable study as to what would be the most feasible method of procedure in formulating the principles of the business and considering the class of deadbeats with which I would have to deal, I decided to get up a series of circular letters, literature and pamphlets with which I thought I could elicit money from the most hardened deadbeats, regardless of any reluctance or aversion they may have previously maintained for paying their bills.

I realized that the class of accounts, notes and claims that would be sent to a collection agency would be only those which had almost been utterly given up by creditors after their own numerous futile attempts to collect, as it is only reasonable to assume that a creditor, before paying a fee for collecting the claim, is first going to be aware of the futility of his own efforts to collect.

And, too, before accounts are sent to a collection agency, a creditor will invariably prefer to first place them in the hands of some local attorney, who will show a debtor more leniency than the average collection agency; and generally, if a creditor can get his money and still retain a debtor's good will, he prefers doing so, and that is why accounts are usually placed in the hands of an attorney before they reach a collection agency.

But only a very small proportion of outstanding claims are collected by attorneys, because of the leniency shown the delinquent ones, and the attorneys generally, after months of unsuccessful efforts to collect, return the claims to the creditors with advice that such are worthless. And, therefore, the reader can see that most accounts reaching

my agency had previously been in the hands of other collectors, who had given them up as worthless.

From the knowledge I had gained in the legal business I knew that the average attorney was altogether too lenient with the deadbeats, and that the only way to collect such claims as I would receive would be to get up a series of letters and literature of such a threatening nature that a debtor, upon receipt thereof, would be frightened at my brazen, abusive and slanderous threats of "garnishment," or of "bringing suit," or of exposing him through the papers of his home town.

There are scores of deadbeats who are absolutely void of any honor or character whatever, and who make it a practice to buy everything on time, and, unless a creditor has a lien on what he has sold, he is generally later made to regret his lax business principles and credulity by selling on time to unknowns without first having made some previous investigation as to such debtor's integrity or financial responsibility.

And I knew it would be such people with whom I would have to deal, or rather from



whom I would have to collect, and the only way to get money from them would be to threaten them to such an extent that they would settle claims against them in preference to losing their position, to being garnished, or having a claim advertised for sale through local papers.

I was not long in getting up a series of letters, which I thought would "skeer" money out of almost anyone whether I had a claim against him or not, and these letters later proved to be money-getters, and with them I succeeded in bringing home the money as I don't believe another collection agency in the United States succeeded in doing.

Of course, the reader will understand that such threats as "public exposure through papers of a debtor's home town" would be infeasible; in fact, it would be utterly impossible to get any newspaper or publishing company to accept, for publication, an ad. offering for sale an account against anyone. Such an act on the part of a publishing company would be illicit, injudicious if future business was considered from deadbeats, and therefore it can easily be seen that such threats would be effective only upon the

ignorant, the credulous, and persons most susceptible to intimidation.

And, too, the threats of bringing suit were never carried out. I never did believe in bringing suit, and, during the years that I was in the collection business, I never brought suit but two or three times. My business principles were both systematic and methodical, and after putting a theory into practice, if it proved successful, I never deviated therefrom. Bringing suit, too, would, in out-of-town cases, necessitate the employment of other attorneys, who, in nearly every case, would retain most of the amount collected to which an attorney or collector would legally be entitled, and therefore it can be seen that I would not have been financially benefitted by bringing suits, paying court costs and getting judgments against irresponsible people.

Judgments are absolutely valueless, or at least I consider them so, as a man who has money and is financially responsible is generally going to pay his just claims; judgments, therefore, are generally obtained against persons of questionable and ill-reputable character and financial irresponsibility.

The series of circular letters or "duns" I

had gotten up would apply to all cases. For instance, when a creditor places an account with a collection agency for collection he generally knows the whereabouts of a debtor and in what pursuit he is engaged, if any.

If a debtor was working on a steady salary and was getting a sufficiently large check to enable a collector to garnish his wages, I had a letter that would appositely apply to his case: I would acquaint him with the creditor's futile attempts at collection; I would point out to him the fact that the claim was undoubtedly a just one when contracted, and that he, the debtor, had certainly at one time received the full amount of the claim or the equivalent thereto. I would further state therein that a man who made it a business of beating his creditors was absolutely void of any character or honor whatever, and that if one would ever attain any great success in this world, he must first establish his honesty and integrity, live up to it at all times, and "do unto others as you would have them do unto you;" I would further acquaint him with the fact that "honesty is the best policy," and assure him, if he was disinclined to pay the claim in a nice way, that no leniency would

be shown him whatever, and that his wages would be garnished on a specified date, which would ultimately mean possibly the loss of position and the humiliation of explaining to friends the reason therefor, and an addition to a possibly already established reputation as a "deadbeat." I would ask him if he was honest and if he wanted his name on the "deadbeat list," copies of which would be disseminated through the streets of his home town; I would assure him that no man with an iota of conscience or desire to do what is right, would neglect to pay a just claim unless it was through an oversight or careless inadvertence.

I would further impress upon the delinquent one that, if he failed, neglected or refused to remit the amount due in compliance with my letter, he would later have good cause to regret his action. However, on the other hand, I assured him that I was inclined to be perfectly lenient with him, and allow him to make monthly or weekly payments on the claim if he would but show a disposition to do what was right and could give me some good reason for his previous neglect to settle.

A great number of deadbeats were soon

making payments of five and ten dollars on large claims, whereas, had I insisted on full payment of the claim at once, I would never have succeeded in getting a cent.

Well, after I had written up considerable advertising literature and gotten up an alluring little booklet in which I set forth my ability to "collect without fail," I began to advertise quite extensively in local papers. But this collection business was new and any business pays better after it has been in operation some weeks, and of course I did not feel justified in advertising more extensively than what my daily receipts would warrant; therefore, I decided that, as my business increased, so would I increase my advertising proportionately.

One day a new thought came to me: I knew that of all claims, those of the doctors were the ones upon which a creditor would be most willing to pay an "exorbitant" fee, and I also knew that nearly every doctor has any number of outstanding accounts on his books, some of which run into the hundreds of dollars.

Well, I procured, at a medical institute, the latest edition of Polk's Medical Directory, which was supposed, at time of issue, to con-



tain the name of every doctor, physician and surgeon in active practice in the United States. This valuable edition by Mr. Polk was about the size of Mother's Family Bible; it was printed on thin paper, and a mere glance thereat would lead one to believe it contained names of millions, rather than thousands of professional men.

I had twenty-five thousand envelopes printed bearing the return of "The Infallible Collection Agency;" I had already previously had a like number of each of my circulars, pamphlets, etc., printed, and I immediately put Shorty at work, beginning at the A's, to address envelopes to every person whose name was contained in said directory.

Shorty would "knock out" about a thousand or fifteen hundred each day, when he would later fill them with my deceptive and misleading literature; he would later stamp them and send them out "just for advertising purposes."

It was no time until I began to receive accounts, notes and claims of various nature against all classes of people.

Some of the doctors would send in accounts by the hundreds, and would, in their letter

of transmittal, inform me that they had been utterly unable to inveigle a cent out of the debtors.

Some of the doctors would, of their own volition, signify their willingness to pay me whatever commission I had the nerve to take (and, believe me, dear reader, I never manifested any aversion to taking all that the law would entitle me to).

Frequently, in sending in accounts, creditors would state that they would be perfectly willing to give me the full amount of a claim if I could but collect it. But such proffered generosity on the part of a creditor did not increase my receipts, as I always believed in dealing with everyone "fairly and impartially," and I seldom deviated from my terms "under any circumstances," and it was always my custom to charge fifty per cent for collecting unless a client would specify exactly how much he would pay when the accounts were placed with me. In the latter case, I would, rather than to lose the business, accept claims for twenty-five per cent, but never did I find myself guilty of collecting for a lesser fee.

In my advertising literature I tried to im-



press upon the creditors the fact that accounts when turned over to a collection agency are almost valueless as far as a debtor's willingness to pay is concerned; that persons who can pay and wouldn't pay of their own volition, or at least at a creditor's solicitation, should be made to pay; that I had a "new and systematic" method of collecting, and that my "duns" were of such a threatening nature that a debtor would, upon receipt thereof, endeavor to "break all speed records" to my office in order to square himself before I brought suit or garnished him, which would necessarily incur extra costs, etc.

That my literature and plan as explained therein were heartily approved of by the physicians was being evidenced to me stronger every day, and my mail increased to such an extent every day that I had to put on a few additional clerks and stenographers after a few weeks' business.

My literature stated that I charged a fee of from ten to fifty per cent, depending entirely upon the amount of work necessarily incurred in making a collection. I explained to the creditors that my method of collecting was absolutely original and was the only col-

lection agency in the United States then being conducted on a like plan ; I further explained that I was sometimes put to considerable extra work, and that, at times, in the collection of certain claims, considerable expenditures might be involved in the way of livery hire, hotel bills, etc. From the frequency with which the doctors began sending in accounts, they must have taken all my literature for granted ; they must have drawn the conclusion therefrom that I could collect any amount from anyone at any time, and possibly they thought I had been endowed with some "materialistic" powers, attributing my "collecting ability" thereto, and thinking possibly that I could make money materialize and inveigle it out of deadbeats whether they had it or not.

I always charged local clients the same fee as anyone else, and frequently local men would call at the office, considerably incensed, and would take exceptions to the fee I had charged them for collecting, and state that anything over ten per cent was ridiculously exorbitant. But I would soon impress such clients that I had encountered many adverse difficulties in forcing the collection, and that I certainly felt

justified in retaining any portion of the sum collected to which I was legally entitled, and inform him that I was entitled to fifty per cent.

But the fact of the matter was, I was never put to any extra expense in making a collection. The collection of a claim for fifty cents would incur the same expense and be given exactly the same attention as would one for fifty dollars. This "extra expense gag" was merely put on for the purpose of assuaging the "irate clients'" asperity of temper and to calm them. And I thought such was perfectly all right, as the clients would sometimes become irate to such an extent that they would want to do me dire destruction, and, if I could turn an irate client away by kindly but deceptive words, I preferred to do so rather than threaten him with annihilation or to kick him down stairs.

One day a rather nice-looking girl, called at the office when the thermometer was registering about zero. I immediately noticed that she looked sad and disheartened like, and she removed from her muff a dun I had sent her. She was feeling so badly that she could hardly speak above a whisper.

"Is this the Infallible Collection Agency?" she inquired between sobs.

"It is," I replied. "What's the matter?"

"I'll have to call off my engagement with Patrick Maloney now," she said, and she began to cry as if her little heart was broken.

"No, you won't," I said. "Why will you?"

"I work in a shirt factory for three-fifty a week, and I've been putting Pat off for two years now because I have no fit clothes or no money, and, by persistent effort, and the practice of economy, I have managed to save fifty cents a week during that time. I now have a little over fifty dollars, which I thought would be enough to cover the cost of my wedding trousseau, and Pat and I were to be married just two weeks from to-day. If I have to pay this bill I will have to call it all off."

I reached for the dun and she handed it to me. I saw that her name was Margaret Cassidy; that Shorty had sent her a dun for \$30, which a doctor alleged was due him account professional services rendered.

"Well, Margaret, just leave it to me, and I'll see that your engagement with Patrick Maloney is not broken."



*"I'll have to call off my engagement with Patrick Maloney now," she said.*



She listened attentively, and ceased her sobbing.

"You see, Miss Cassidy, I had no way of knowing who you were. When accounts are sent to this agency I know not whether the debtor is a deadbeat or whether the failure to pay has been because of financial adversities, and the only way I can ascertain definitely is to send these duns out. Had I known more of you, Miss Cassidy, I would never have sent you this dun. Please be seated."

Well, I moved my chair closer to the desk and reached for my check book and receipt book pad. I wrote out a "receipt in full" and handed it to her. She started to hand me the money. "No, Miss Cassidy, just keep your money. The account is paid now, or at least I'll square it with the doctor."

Her face bore an aspect of infinite happiness as she thanked me and started to leave the office.

"Just a minute and I'll have something else for you." She paused, releasing her hold on the door knob, and looked around disconcerted like. I wrote out a check for \$30 and handed

it to her, "Take this," said I; "it will help some."

She at first refused, but I told her I had plenty, and after considerable persistency she reached for the check.

"I don't know how I can ever manifest my appreciation," she said, "neither do I know who you are, but you have made me awfully happy. Thank you," she said as she left the office.

"You're entirely welcome, Margaret," said I.

#### AN INFLEXIBLE RULE.

After I began to increase my advertising locally I soon received accounts and claims against all classes of people of all professions.

As claims were received, it was the duty of Shorty to record them in a book for that purpose.

One day he came to me with an account against a prominent physician, whose office was located directly across the hall from my office. Shorty said he thought I might not want to dun this party on account of his prominence and immediate propinquity to the office, and he asked whether he should book the account.



"Sure," said I, "book the account, note or claim you receive, regardless of who it is against, and send the same form of dun to all with no exception. There is no more reason why a Governor or Senator should be allowed to evade a just debt than should a laborer or scavenger."

"I understand," said Shorty, and he again resumed the booking of accounts against delinquents and deadbeats.

One day the Chief of Police, accompanied by two officers, entered the office in a much perturbed state of mind. The Chief had a telegram in his hand.

"Is the proprietor in?" he asked.

"He is," said I.

"I have a telegram here," said the Chief, "signed by a prominent citizen, philanthropist and steel magnate of New York City, which reads as follows:

" 'What kind of a blackmailing society is being conducted by the Infallible Collection Agency, your City? Investigate and PLACE UNDER ARREST any member or members thereof if refuse to give out information as to alleged note they hold against me.'

"What have you to say?" asked the Chief.

"I must have the name of the party by whom it was sent," said I, "before I can talk with you."

"It's Chester A. Bradbury, a millionaire steel magnate of New York City and a politician of worldwide repute."

"I don't understand," said I.

"I am of the opinion that you know all about it," says the C. of P., "and we are here for information, and propose to get it or you can consider yourself under arrest. Which do you prefer?"

"Be calm," interrupted Shorty; "he knows absolutely nothing of the claim. I am a clerk," he continued, "in this office, and my duties consist of booking claims as they are received and sending duns to the parties from whom they are due. I remember distinctly of recently having received a note for collection against one William Bradbury in the sum of \$1500, and bearing eight per cent interest from date. This note was sent to this agency by one Foster L. Smith, a commission merchant of Vicksburg, Mississippi. He stated, in his letter of transmittal, that William Bradbury, who had given the note, was deceased; he further stated, however,

that the said William Bradbury had a wealthy son in New York City, who could well afford to pay the note, and that if the matter was taken up in the right way with the said Chester A. Bradbury, the latter would, in all probability, be glad to settle it, as it was a just note although outlawed. I therefore sent Chester A. Bradbury a dun for fifteen hundred dollars and interest from date of the note."

"Have you a copy of this dun?" said the Chief of Police.

"I have," said Shorty.

"Out with it," says the C. of P.

Shorty glanced at me furtively and I acquiesced with a surreptitious nod, and Shorty produced the following copy :

*"Chester A. Bradbury, Lock Box 4321, N. Y. C.*

"SIR: ARE YOU HONEST? I hold for collection a note against you, dated February 16, 1880, for \$1,500 and interest from date at the rate of eight per cent, in favor of Foster L. Smith. Mr. Smith has made a strong appeal to you to pay this claim, but you are apparently dead to all sense of honor, honesty and gratitude, and I have instructions to sue and advertise this note for sale in your home papers. My client does not propose to be beaten out of this money, which is justly due, without making every effort to collect it, consequently there is but one course to pursue; that is, to adopt means other than coaxing to make this collection; means that will teach you, by bitter experience, that, aside from the question of honesty, it costs far more to

try to evade the payment of a just debt than it costs to honestly pay it in the first place.

"If the tone of this letter seems harsh or if your intentions are misjudged, you certainly must realize the fact that your neglect to settle is the cause, and you can readily right yourself by remitting the amount. Otherwise, as stated above, we will file suit against you and advertise the claim for sale in the papers of your home town.

"Awaiting your immediate remittance, we are,

"Maliciously and disrespectfully,

THE INFALLIBLE COLLECTION AGENCY."

"A great letter to send to a millionaire, or any other person who is financially responsible," comments the Chief of Police, after he had read it.

"It's the only kind of letter," said I, "that will elicit money from the class of deadbeats with which I have to deal, but I knew nothing of this particular dun being sent or I would have made an exception, after taking into account the financial responsibility of the debtor."

"Will your clerk make an affidavit to the effect that you knew nothing about this and that the note is not forged?"

"I will with pleasure," says Shorty, "as far as this office being implicated in the forgery is concerned."

The Chief of Police and his trusty tin-

starred assistants left the office and the incident was not again brought to my attention until I was disbarred from the practice of law some time later.

"We don't deviate from our terms under any circumstances," said Shorty.

"Never," said I.

#### MITIGATED ANIMOSITY.

One day a big husky six-footer bolted into the office in a much perturbed state of mind. He was carrying one of my duns in his hand, and as soon as he entered the office it was obvious to me that his animosity had been aroused to the very highest degree.

"Show me the man," said he, "who addressed this to me."

Well, being the most considerate chap ever, and not being in training, I paused a while before answering.

"I am he," said I, "and if you were accustomed to paying your bills and were an honest man you would never have received that dun."

"Well," said the irate one, "honesty don't enter into this game and the object of my

errand here is to demand an apology or get revenge. Which do you prefer?"

He was about the size of the average Chicago policeman, and looked husky enough to juggle three barrels of lard for thirty minutes without a fumble, and I considered well for a few minutes.

"I never have, or never will," said I, "do anything for which I would offer an apology."

He started across the room after me, and I sidled over to my desk, and, from an open drawer, withdrew a Colt's automatic .44 revolver which I leveled at him; and with which I thought I might have to percolate his anatomy in order to avert my being annihilated.

"A forty-four talks loud," said I, "and you'd just as well back up and go downstairs."

Well, the gent of a sudden became as docile as a lamb and complied with my request without the slightest reluctance or hesitation. (Possibly I would have hastily retreated too had I been in his shoes, as it is "rawther" embarrassing to scrutinize the inside workings of the business end of a forty-four.)

In twenty minutes by the clock the gent



reappeared on the scene, accompanied by a policeman.

Well, the big man immediately pointed me out to the cop and informed him that I was the guilty wretch who had first wounded his feelings by sending him a slanderous and abusive dun, and later had drawn the gun on him with malicious and intimidating intent.

The cop informed me that I was under arrest, producing a warrant to which the irate one had just sworn, in order to assure me that there was no mistake about the matter and that I had just as well go along.

The policeman asked me, before we left the office, to produce the gun with which I had intimidated the deadbeat. He wanted it for evidence to use in the case, which was scheduled to come up in police court the following day.

"Are you not aware," said I, addressing the bluecoat, "that this is all a joke? I emphatically deny having drawn a gun on this man who has sworn out a warrant for my arrest. The weapon with which I intimidated him was a faucet, which I will produce when the case comes up in court and not before. And, too, in corroboration of my con-



tention I will produce four witnesses who will testify to the fact that it was a faucet and that this man who has sworn out the warrant had with blood in his eye advanced toward me in my own office with destructive intent."

"That don't listen good to me," says the cop. "I have a warrant for your arrest and you'll have to come on down to the station and there will be a time later when it can be proven just what the weapon was; and, too, just save your wind and tell it to the judge."

Well, I went to the station without offering the least resistance, as I was against too much odds. But, as I went I was making up my testimony and discussing the most feasible method of self-exculpation when the case would come up. Of course, during this near altercation in the office, no one was present but the irate one and I, but I decided that the testimony would show that there were witnesses. I had the whole thing mapped out before I arrived at the station and was booked by the magistrate.

In my answer to the plaintiff's petition I would aver that the claim against the party dunned was a just and equitable one, and should have been paid long ago; that I had

repeatedly sent the gent letters and duns requesting that same be paid, but that all were ignored and not the slightest attention paid thereto ; I would further, in my answer, aver that the said plaintiff had a local reputation as a deadbeat, and that it was his custom to purchase everything on time and dupe his creditors.

I also planned that I would, as soon as I was booked at the station and got out on bond, immediately hold a conference with John Hawkins and two or three other grafters with whom I had long been in association, and who were a credit to the profession ; they would make most excellent witnesses, as no one of them would need many instructions on any "flim-flam" game.

Well, I called all these estimable gentlemen up by 'phone as soon as I had been released from the station, and I called a conference at my office for that afternoon, when we might all get together and rehearse for the scheduled case.

We all agreed that all those present at the conference were present when the deadbeat entered the office to do me dire destruction and seek revenge ; we further agreed that it

was a faucet with which I intimidated the delinquent one, instead of a forty-four revolver as the plaintiff alleged ; we further agreed that said Hawkins and the others present would testify as above, and we would not only offer such testimony, but we would further offer the faucet in evidence to refute the accusations of the plaintiff.

Well, we rehearsed four times that afternoon for this police court drama as the dramatization thereof was scheduled for the next day. But, four times acquainted each self-alleged witness with his part, and, when the conference and rehearsal adjourned, we felt cocksure that no great difficulty would be encountered in the refutation of that which the plaintiff averred. The case was scheduled for 3 : 00 P. M. the next day.

At 2 : 00 P. M. the following day I drove around in my Peerless car to the home of each of the four grafters and we all went to the station in a body. We had the dangerous faucet to offer in evidence, and each and every one of us was willing to swear to anything in my favor.

At 2 : 45 we were in police court waiting for the Judge to call the case and for the

arrival of the plaintiff, and the reader can imagine that we all wore a look of confidence.

At 3:00 P. M. the case was dismissed account of the non-appearance of the plaintiff, and each of us was keenly disappointed, because we all knew our parts so well and had been looking forward to this police court drama with anxious anticipation.

## CHAPTER IV.

### PROVEN ELIGIBILITY

One day I was busy opening the mail when a newcomer called at the office. He was a short, heavy-set man, weighing perhaps 165 pounds. He was not particularly "dressy," and he had an "invincible" look on his face; he was a "blonde," and of a questionable nationality.

"Are you," says he, "the one-time Great Real Estate Specialist and now Manager of the Infallible Collection Agency?"

"I am," says I, grasping his hand cautiously.

"Well," says he, "you are shaking hands with Colonel David Peter Simpkins, who has followed your advertisements for the last few years, and who has for a long time been eager to form your acquaintance, to learn more of the enormity of your graft, and, if possible, to become associated with you."

"I am very glad to know you," says I, "but, before taking you in as a confidential member of the firm, you must identify yourself and

tell me what you've done for the profession and your country."

"To be perfectly frank," says Simpkins, "I comprise, in number, one-ninth of The Simpkins Nine, which has the distinction of duping the Dear Farmers out of Ninety-five thousand dollars of their inactive money, or what might be referred to as 'non-prolific or uninvested capital,' most of which, previous to my acquisition thereof, had rested peacefully in tomato cans or other utensils hidden in the cellar or buried in the garden."

"Don't misunderstand me," he continued, "that this was a baseball nine, as it was not; neither was it nine-elevenths of a football eleven; nor was it organized to promote the physical or athletic capabilities of any of its members—it was organized solely for financial purposes, and the line-up was as follows:

1. Myself, Treasurer and Manager of Latent Advertising.
2. 'The Feeler.'
3. 'The Messenger Boy.'
4. 'The Human Cyclone.'
5. 'Trainer for The Human Cyclone.'
6. 'Second for The Human Cyclone.'
7. 'The Hurricane Kid.'
8. 'Trainer for The Hurricane Kid.'
9. 'Second for The Hurricane Kid.'

"There you have it," says Simpkins. "The



cast sounds sort o' aërial, but it has nothing to do with aviation. Though it is a good lineup, yet to the average person it might look as though the gang was rather large in number to promote any graft requiring itinerants as participants. But, as a rule, more than two or three active participants in any one graft (including those pulled off on Wall Street) is a 'crowd' and too many for the financial success of any one undertaking or organization; and, too, such a number increases the possibility of detection and subsequent incarceration which invariably follows.

"But in my nine, the service of each of us was almost indispensable. Without any one, we would have been crippled and temporarily out of business; but, when we all answered the roll-call and the 'Feeler' had once landed a dupe, we almost invariably got away with the money.

"The Feeler was always first to start things off. After holding a conference and all agreeing on some certain town at which we hoped to 'make a cleanin',' the Feeler would take the first train to that town.

"We generally chose a small town, with but a few hundred inhabitants, in preference

to larger towns and cities where the people were better posted on grafters, were paid more frequent visits by them, and where the men of the sleepy profession and tin stars were so numerous as to increase the possibility of being apprehended.

“The Feeler, upon lighting in the town near which we hoped to land a victim, would immediately light at some local bank, introduce himself as a representative of a certain Savings and Trust Company of Philadelphia, Pennsylvania, and inform the banker that he would like to procure the names of a few of the most prosperous and affluent farmers, to whom he might sell a few bonds or at least talk over financial matters with a view to their making Eastern investments.

“He was seldom, if ever, refused the desired information, and while at the bank would get the names of at least three or four farmers. He would get their address, post-office box numbers, and all information tending to hasten telegraphic, telephonic or mail communication in case something unusual happened or for a possible future reference.

“After securing these names, The Feeler

would thank the banker, leave the office and make his way to some local livery stable or some secluded spot in town, where one can generally find some indolent but locally well-posted loafer who is always just too glad to act in an advisory capacity.

“From such men The Feeler would get all the information obtainable concerning the financial capabilities of the persons whose names he obtained from the banker. He would also ascertain the approximate distance and direction the moneyed men lived from town; whether their house was frame, brick or stone, and the side of the road on which it was situated,—at same time making pencil memoranda of all such valuable and supposedly authentic information.

“The Feeler would, after securing all necessary information, hire a livery rig and be driven to the farm of a certain one of the farmers whose names he had, and, in doing so, he generally passed up the farmers whose propinquity to town made them undesirable as intended victims—the further and the more isolated the better.

“Upon arriving at the house he would have

the liveryman wait outside in the buggy, when he would rap on the door. The lady of the house would generally respond.

“ ‘Is this Mr. Farmer’s residence?’ The Feeler would inquire. He was generally informed that it was, and he knew it was an undeniable fact if the information he had received locally was reliable.

“The Feeler would generally inquire if Mr. Farmer was in, and when Mr. Farmer was produced by the lady of the house, The Feeler would introduce himself as Mr. F. E. Eler, representative of The Savings Bank and Trust Company of Philadelphia, Pennsylvania, the purpose of which organization was to interest farmers and wealthy people in Eastern investments in the way of farm loans and municipal bonds and other gilt-edged securities, some of which would pay as high as 10 and 15 per cent.

“Mr. Feeler would then have the Farmer’s attention and Mr. Farmer’s face would generally bear an aspect of pride and self-esteem by being called upon by such a swell and aristocratic city ‘dude.’

“Nearly all farmers are credulous, and will answer almost any question concerning their

financial responsibility, etc.; in fact, they are only too glad to do so, and it was always an easy matter for Mr. Feeler to find out how much their farm was worth; whether or not they had any uninvested capital, and if they did, whether or not it was readily accessible in case of an unusually good proposition; also, if they believed in banks, and divers other handy data.

“Having secured all the necessary and desired information, the Feeler would then return to town and take the first train, or be driven by auto or other means of locomotion, to the then whereabouts of the Nine, which generally sojourned at the closest railroad station, or in close proximity to the contemplated victim.

“To them he would impart all the necessary information concerning the intended victim, his finances, his nearness to town; whether he looked easy, or would, from outward appearances, be difficult to land; whether he kept his money in banks or in some unidentified spot around the house.

“The Feeler’s work was then done until ‘the next fight was to be pulled off,’ and all he had to do was to amuse himself and ‘hang

around' some 'specified' town and await with interest the outcome of the contemplated victimization.

"As Latent Advertising Manager my turn came next, and, in conjunction with 'The Human Cyclone' and his seconds, we would board our trusty nine-passenger touring car (which we had won on a fake wrestling match from a prosperous farmer), and would endeavor to break all speed records to the scene of intended victimization.

"Upon reaching Mr. Farmer's house, we would drive up in our big touring car and ask if we might have lunch. We'd flourish a twenty on Mr. Farmer, and never did we have any difficulty in securing the 'Best Country Accommodations Obtainable,' as the dear farmers were only too glad to accept of the honor of temporarily entertaining men who push nine-passenger touring cars around the country.

"Shortly after arrival at a farmer's house, during the course of discourse, something would incidentally be brought up about 'The Human Cyclone.'

" 'Wot's the Human Cyclone?' the farmer would generally ask,



“ ‘Is it possible,’ I’d say, ‘that you, as thrifty agriculturists and tillers of the soil, alive to all the modern happenings and who can take advantage of ‘red hot’ sporting news from the wires of the Associated Press, do not know of ‘The Human Cyclone?’

“ ‘We do not,’ the farmer would say.

“ ‘Well, then, shake hands with the gentleman with the blue sweater. He is an old hand at the game, and has been fighting for about six years. In that time no man has ever been able to stand before his terrific and unrelenting onslaughts for over four rounds; he has beaten every man he has fought in decisive fashion, and before many moons we will be boosting him as the ‘Welter Weight Champion of the United States.’ He cleaned up every fighter of his weight in New York and the New England States.’

“ ‘Well,’ the farmer’d say, ‘and the Human Cyclone do be a prize-fighter, be he?’

“ ‘He be,’ says I.

“We would then inform the farmer that we were just roaming around the country and had apparently no end in view, other than recreation and outing, which we could not obtain in big Eastern cities; that, during the past few

months, we had cleaned up a little over seventy-five thousand dollars, and didn't care whether we got any more fight engagements or not.

"We paid liberally for all accommodations and the farmers were always glad to have us around. Shortly after arrival we would sometimes suggest 'rabbit-shooting,' 'pitching horseshoes,' or some other time-killing amusement. The farmer would generally be only too glad to cast all work aside and accompany us for a few hours' hunt, or other form of recreation.

"If he was not of a religious turn of mind and was accustomed to a profuse amount of profanity, we'd begin to cuss, amiable-like, and give him a drink of right good 'sky,' by so doing winning his utmost respect and gaining his confidence in a never-failing fashion.

"After a few hours' outing we'd return to the house.

"But, at timely intervals, 'The Human Cylcone' was the subject under discussion with the farmer, and generally, after sojourning a day or so with the farmer, the latter would express a desire to see the prize-fighter box with his seconds a 'leettle.' Well, being

in training, as they were alleged to have been, 'The Human Cyclone' and his trainer would don the mits and perfunctorily engage in what was seemingly a pretty fast 'go,' but always the Human Cyclone had the best of the encounter, and with ease he would show his superiority over his trainer in the art of self-defense. He would rain 'apparently' hard blows almost incessantly and with unusual precision on the face and jaw of his trainer, who would get confused and disconcerted and would seldom retaliate with any degree of effectiveness. The trainer was apparently a plaything in the hands of the much-dreaded Cyclone.

"Not many days would roll by until 'The Messenger Boy' would get in the game.

"He would appear at the farmer's house in a navy-blue suit and wearing the regulation cap.

"We always wrote our 'spurious messages,' on regular blanks printed by a certain telegraph company; they were written immediately after the Feeler's report of progress and as having been received at the town near which the farmer resided and dated on the day of delivery.

“Three raps on the farmer’s door. The Lady of the House, or Mrs. Farmer, would generally respond to the knock. To her surprise she would open the door to a youth of perhaps fourteen years, clad in a blue serge suit and a regulation cap.

“ ‘Is dere a guy here wot wears de name of Colonel David Peter Simpkins?’ the kid’d say.

“ ‘There is, come in,’ says the Lady of the House. I would then sign for the message and pay the Messenger boy, requesting him to wait for an answer.

“I’d immediately get all excited, and lamentably remark that mother had been sick when last I heard from her, and momentarily express the hope that it was not bad news.

“But the message always read the same, or nearly so, and I would tear it open and perfunctorily read the following :

‘(Town and date.)

‘Colonel David Peter Simpkins,

(City and State) :

‘On behalf of “The Hurricane Kid,” I hereby challenge your Human Cyclone to a finish fight, to be held any place and date you specify, for a purse of from five to fifteen thousand dollars; said fight to be pulled off Marquis of Queensbury rules, and to be private. The laws of this State are strict, and, in order to avoid the authorities, would suggest, in case you accept this challenge that the fight be held some place in the country and under any conditions suitable to yourself, Answer if accepted, and I will

post five thousand forfeit in the hands of some honest and unprejudiced party, who will hold same until the men enter the ring.

(Signed) KID BURLEY,  
 Manager and Trainer for  
 The Hurricane Kid,  
 Care Hotel —————.'

"Then," continued Simpkins," I would jump up in the air with enthusiasm in the presence of the farmers and the Human Cyclone and his trainer and second.

" 'Easy money, boys,' I'd say; 'just wait till I answer this message and I'll talk.' I then would sit down and nervously write out the following, which was never intended to be read, but I just wrote it as a matter of form, in line with past custom, and to show the farmer that we were perfectly reliable, and always favored a man with a prompt response :

'Kid Burley, Mgr. & Trainer  
 For the Hurricane Kid,  
 Care Hotel ————— :

'I hereby accept your challenge, and, on behalf of The Human Cyclone, will post five thousand dollars immediately with Mr. Farmer, with whom we are staying. Would suggest that the fight be held within seven days from date. Good accommodations can be had where I am staying, and the fight can be pulled off on Mr. Farmer's farm, eight miles and a half due south of this city and one west. Come here tomorrow. Excellent place to train. In addition to five thousand forfeit, will make side bet of five thousand, making total amount of ten thousand dollars. I realize that the fight must be held in private, and am fully con-

versant with the State laws governing such bouts. Will expect you tomorrow.

(Sgd.) COL. DAVID PETER SIMPKINS,  
Manager for The Human Cyclone.'

"I would then animatedly discuss the matter with the Cyclone and his seconds in the presence of the farmer and members of his family, who would listen with restless attentiveness.

" 'The idea,' I'd say, 'of this dub of alleged fighter who styles himself "The Hurricane Kid." He's only had three or four fights in his life. He is young, inexperienced, and knows nothing of the game. It will be the easiest money we have ever picked up. You won't even need to train for the fight, but, as a matter of custom, you'd better work out a little. The Hurricane is just an alleged fighter; I'll admit he likes boxing, but he knows nothing of the game. He studied boxing by mail, got a diploma from a boxing school, and that's all I can say for him. When our faithful Cyclone,' I'd continue, 'drives one of his pile-driving rights in the Hurry One's wind, Mr. Hurricane will, if he ever survives, be telling his youthful friends and aspirants the advantage of personal instruction, over the "boxing as taught by mail." He'll get out a



printed admonition to such an effect, and will probably attribute his downfall to lack of personal instruction and ring experience, poor condition and a lot of other flimsy excuses.'

"We'd then instruct Mr. Farmer to remain reticent about the scheduled bout, and to not make known to a living soul, as we probably would be arrested and landed in jail if it became known that we were going to stage a real prize fight, even in private. They generally complied with our wishes, and farmers living several miles distant in the country rarely come to town but once a week; but even in that case, Mr. Farmer generally promised to keep the matter to himself.

"Then, while awaiting the arrival of the Hurricane Kid, his Manager and Second, Kid Burley, and the other second, we'd begin to make arrangements preparatory to a few days of faithful training previous to the bout.

"In our car we always had several punching-bags, athletic suits, a couple or three sets of gloves and other paraphernalia. We also had with us a portable punching-bag platform, which could be attached to the side of a granary or other outbuilding, and could hastily be put up or taken down.

“Well, in due course of time, the Hurricane Kid and his contingent arrived. With the exception of the Hurricane, they were apparently full of enthusiasm, and seemed at all times to have been glad the fight was coming off. But it was obvious to all that the Hurricane was a bit dubious over his chances with the Cyclone.

“However, they put up a tent, a few hundred yards from where we had arranged to train. They at first suggested that both fighters use the same bag, and, as a matter of convenience, that they could work or train in the presence of myself, the Cyclone and his second. But here I readily made known my dissatisfaction with any such an arrangement, and pointed out to the farmer that the men should not be allowed to watch each other spar with their trainers, as the Hurricane might become acquainted with the Cyclone’s style of fighting, and, although the former had no chance of winning, nevertheless such would increase his chances for such a possibility.

“I explained to Mr. Farmer the necessity of judiciously choosing one’s rations, if one would attain any great success in the fighting game; but, in talking to the farmer I always

took him off to one side and talked confidentially about such things.

“ ‘You just watch the Cyclone and what he eats the next time you come to the table,’ says I; ‘he drinks milk, eats raw eggs; he masticates his food well, and you will notice he eats slowly. But this Hurricane eats like a voracious swine; he gulps his food down and surfeits like a beast, and that alone would make his chances of winning a fight absolutely impossible.’

“The farmer’s natural faculties of perception and observation enabled him to become cognizant of that which I had told him. In a day or two he would come to me and confidentially remark that I was right about the way the fighters ate.

“The Cyclone was training faithfully. He arose early each morning, and would put on his training clothes and running shoes. He then would punch the bag for a few minutes, and he was at all times watched with the utmost interest by the farmer, except, of course, when he would go for a run of a few miles.

“After punching the bag for a while, he would inform the farmer and myself that he would ‘do a dozen miles or so’ for his wind.

He would then start down the public road and keep up a fast clip until he had reached some turn in the road, or some place where he would be obstructed from vision. He would completely disappear into some corn-field, or the density of some timber, or whatever place of seclusion his surroundings would suggest, and 'rest' for a few hours. After he thought he was due to return from a dozen miles' run, he would return to Mr. Farmer's place.

"The Cyclone would then breakfast, and the farmer watched his every move with the highest degree of intensity. He was a cynosure. Every place the Cyclone went the farmer was sure to follow.

"The Hurricane was also training some, but he was indolent. He would run down the road a few hundred yards and think he had done enough for a half-day. Mr. Farmer would go around to the Hurricane's camp and watch him train several times a day. But the Hurricane did but little in the way of faithful training. He would work hard for five minutes and then rest an hour; he lacked assiduity and enthusiasm in his work; he

would punch the bag so feebly that it would barely rebound ; he would work up a perspiration and throw off his sweater, thereby subjecting himself to a cold.

“The farmer would come to the Cyclone’s camp and inform the Cyclone and myself, in a confidential sort of way, that the Hurricane was a mut ; that he was lazy, and didn’t half train like an experienced fighter would.

“But the Cyclone was training indefatigably. The terrific force of his blows would frequently sever the frail cord that held the bag to its stead. The Cyclone was a mighty man for his weight, and he looked the part. When asked what his chances were for winning, his confident smile was a good-enough answer, but he assured us that it would be like ‘finding the money.’

“As the time approached for the great battle, the greatest excitement always prevailed on the farm where it was being held. All work was temporarily suspended and Mr. Farmer and the members of his family could think of nothing but the fight ; they were in a restless state of anxious anticipation over the coming event.

“The Hurricane’s trainer and second were more confident of victory for their man than the Hurricane himself; in fact, the latter generally had but little confidence in himself, and steadfastly refused to commit himself over his chances of winning.

“Frequently Mr. Farmer, after having watched the Hurricane go through his daily work, would come to where the Cyclone was training and inform us that the Hurricane was scared stiff.

“The day before the battle was scheduled to be staged, all preliminary arrangements were made. If no large granary was available, in which to hold the fight, a regular 24-foot ring was put up, across which was stretched a heavy canvas duck to serve instead of a rosined floor. The ropes were stretched tight and tested. Mr. Farmer would watch with intensity every move that was being made, and oftentimes volunteered his services and offer suggestions in constructing the ring.

“Mr. Farmer generally, of his own volition, would talk about the purse and suggest betting some himself. And once he made known such a desire, he was never dissuaded from further expressing himself. If he didn’t



so express himself, he was asked to, and our degree of interest in the fight depended entirely on how much Mr. Farmer bet.

“ ‘Well,’ Mr. Farmer would sometimes say, ‘supposin’ I’d bet a few thousand myself, what would be muh chances for winnin’?’ ”

“ ‘Why, man,’ I’d say, ‘you certainly underestimate the Cyclone if you think the Hurricane has the slightest chance of winning.’ ”

“ ‘But,’ the farmer would say, ‘five or ten thousand dollars is a hull lot uh money, and I’d hate to bet unless I was sure I’d win.’ ”

“ ‘Why, man,’ says I, ‘you have no more chance of losing than the 650-pound Fat Man in Ringling Brothers’ side show has of establishing a new world’s record for a hundred-yard dash, with a hundred-pound dumb-bell fettered to either foot by means of a Yale lock.’ ”

“Early in the evening of the night on which the battle was to be held, all telephone wires were cut and the fight was ready to be staged. Nothing was left undone, and, if anything was lacking, it was the Hurricane’s confidence.

“The fighters crawled into their fighting togs. The farmers were greatly excited.

Everyone present was enthused. Each of The Nine was enthused over the amount at stake, which would come into our possession after the battle; and the farmer was enthused over having an opportunity to witness a 'sure-enough prize fight,' and also over his chances of winning. He was already figuring on what he would buy with the ten thousand; possibly his choice rested between a quarter-section adjacent to his, and a five-thousand-dollar touring car, in which he and Mrs. Farmer might ride through the streets of their local town, receiving the plaudits of The Plain People and winning for themselves the title of 'Champion Local Cynosures—Competitors Challenged.'

"The men then entered the ring amid great cheers, and I flipped a nickel to determine which corner the Human Cyclone would get.

"But there were no representatives or 'war' correspondents of the Associated Press present to write up a story of the great battle. There were no moving-picture men present to record the battle, blow for blow, and to later tour the country, entertaining the public with the fight pictures.

“All the formalities in line with the staging of the usual prize fight were adhered to, with the above exceptions, and in all probability the farmers would not have been any more enthused had Jack Johnson been one of the participants.

“Mr. Farmer then digs down in his jeans and withdraws a roll of twenty- and fifty-dollar bills, around which was a rubber band. [Not every individual has had the good fortune to handle ten thousand dollars’ worth of paper money in bills of twenty- and fifty-dollar denominations, and, for the edification of the reader, I need but say that it makes a roll about as big around as a black snake after it has swallowed a rabbit and six toads.]

“The farmer then hands this roll to Kid Burley, whom we had all mutually agreed on as stakeholder, and with this ten thousand I placed five thousand on The Human Cyclone, making a total of fifteen thousand which The Hurricane and his Manager would cover.

“Inasmuch as Mr. Farmer had placed ten thousand on The Cyclone, both Burley and I agreed that it would only be mutually fair to let the farmer choose the referee, and, in-

asmuch as he had never previously witnessed a prize fight, the referee would necessarily have to be one of the nine.

"I was chosen as time-keeper, and climbed over the ropes.

" 'Get ready,' says I. 'Time!'

"The men advanced and shook hands cautiously. They stepped back, did a little foot work, and finally mixed it furiously. But the Cyclone, from the way he worked, would have appeared to an outsider to be the more seasoned fighter; he landed effectively more frequently than the Hurricane, and apparently had his opponent outclassed. Every time the Cyclone landed a good straight punch, or when he evaded the Hurricane's futile attempts to land, the farmer emitted enthusiastic ejaculations and vociferations and jumped up and down over his chance of winning.

"During the latter half of the first round, the men mixed it in true cyclone fashion, and the Cyclone showed class as a fighter. Suddenly the Cyclone landed on his opponent's jaw with a terrific right swing, flooring him for the count of five, and the first round closed with honors all in favor of the Cyclone, and

the Hurricane went to his corner, groggy and tottering, with hardly enough strength to maintain his equilibrium.

“Mr. Farmer could not suppress his joy. He was sure the Cyclone would win, and during the minute’s intermission between the first and second round, he shook my hand and thanked me for the tip. He was fairly wild with excitement, and so restless and anxious for the fight to terminate that he couldn’t stand still; he would walk around the ring as an undomesticated lion sidles and paces back and forth in his cage.

“ ‘Get ready,’ says I. ‘Time!’

“The participants began hostilities in the second round as though they were fighting a grueling fight, and they shot hooks, jabs, uppercuts at each other with almost lightning rapidity, the Cyclone having a shade the better of it. But the intermission between the first and second round had done lots for the Hurricane, and he fought during the second round with confidence that he had not previously displayed.

“In a burst of infighting in the latter part of the second round, the Cyclone met the

Hurricane's rush with a right uppercut and the Hurricane once more struck the mat like a post, but he was saved by the bell.

" 'Get ready.' 'Time!'

"The gong put them to fighting in the third round, and the men had barely advanced to the center of the ring when the Hurricane let loose a well-directed right uppercut to his opponent's jaw. The much-touted Cyclone dropped like a log to the mat and was counted out, (apparently) a hopelessly beaten man. Then the little red capsule the Cyclone had in his mouth from the time he entered the ring had just begun to dissolve, and the Cyclone was a ghastly sight as the red saliva ran from his mouth. 'We've lost, we've lost, boys,' said I, and the farmer's expression changed to one of utter consternation.

" 'Where's the Doctor?' The Cyclone is a dead man (temporarily). Burley and myself and the rest of the Nine present put the Cyclone in our faithful touring car and were off."



## CHAPTER V.

### THE VICTIMIZATION OF CHARLES GREEN

“Deep in prehistoric thought?” says Hawkins.

“Never,” says I; “I’ll admit of the depth but not the tense. I am just beginning to realize that I have lost an opportunity, or rather that I’ll be late in taking advantage of one. How careless of me! Here I’ve been for several months selling, for from five hundred to a thousand dollars, real-estate businesses that have never existed when I might just as well have sold the once best-paying real-estate business in the United States for an amount worth while. Why consume Shorty’s time writing bills of sales involving five hundred or a thousand dollars when they might just as well read five or ten thousand? Though I cannot licitly conduct the business on the same plan that it was run previous to my threatened indictment, yet I have all my old record books to show that I conduct (or

to be exact, once conducted) a business paying on an average of \$750 per day.

"In the disposition of this particular business, I can boost it up to a prospective buyer, and, when I would show the books, he could not but believe my contention that it is the best-paying business of its kind in the United States, as figures don't lie.

"Of course, for an owner to conduct said business on the ten-dollar fee plan would be in direct violation of the postal laws, but everyone doesn't know the limitations of the postal laws, and why not let some one find them out? It could be conducted on the ten-dollar plan possibly for a few months without detection."

"It's an excellent thought," says Hawkins, "and you should dispose of it readily."

"Of course, the present inactivity of the business will have to be explained to the prospective purchasers, but I'll tell the prospective ones that the business is so strenuous when it is run, that it requires my constant time and attention and that I discontinue it for three months each year to recuperate. Some of 'em will believe it if they are sufficiently credulous."

I wrote up the following ad., of which I told Shorty to make about one hundred copies and send one copy to each of one hundred small town papers for insertion:

“FOR SALE: One-half interest in best-paying Real-Estate Business in the United States. Books will show my gross receipts to have been between twenty and thirty thousand dollars monthly. Five thousand dollars takes half-interest. Write for particulars. Box 648, St. Louis.”

In the course of a week I had received scores of replies, several of which were propitious. I favored each prospective purchaser with a prompt response, requesting each to call personally, when I would convince them beyond a doubt that the business was all that I claimed for it.

A great many promised, by mail, to call at the office. A few of them called, but in nearly every case they thought I was offering too much for so little.

It was nearly five weeks from the time I offered the one-half interest for sale that I received a letter from a Mr. Charles Green, of Greenboise, a little unheard-of burg, which I learned, by reference to a map, was situated in the Ozarks of southern Missouri. (This aspiring gent later proved to be all his name implied, and, although a German, his regard

for St. Patrick's Day will be evidenced later in this story.)

But few letters passed between us until he was so taken up with the proposition that he expressed unlimited faith in the business, and, on the strength of what I had written, promised to make a trip to St. Louis and talk things over.

The gent wrote that he had never been in St. Louis, and was not familiar with the town. He wrote that he would arrive on an M. K. & T. train at 2 : 30 P. M. on a certain day, and requested that I meet him. He also evidenced considerable forethought by inclosing his photo to serve as a means of identification ; and, to establish his identity beyond question, he further expressed his intention of signaling his arrival in St. Louis by wearing a red rose in the lapel of his coat.

I answered his letter immediately, promising to meet him upon the arrival of the M. K. & T. train, and complimenting him on his unique means of self-identification.

The day of his contemplated arrival I was at the train to meet him. The train pulled in on time, and, after a few score of passengers alighted, I noticed a red rose in the

lapel of a coat worn by a tall, emaciated man standing on the rear end of a chair car. He was beckoning for a policeman, who stood a few feet distant. "What's matter?" says the cop. "Is this St. Louis?" says Mr. Green.

"It is," said the one who acts in an advisory capacity.

Green's eyes lit up, and he was obviously much elated to think that he had arrived at his destination; but I suppose he attributed his good luck to the fact that the M. K. & T. rails are stationary and that her trains never leave the track for the purpose of running down coyotes or rabbits.

When he alighted, I deferred stepping up and grasping his hand at once, as there were scores of people around the platform, and I sized him up for a few seconds before doing so. When I finally did make myself known, I grasped his hand like a long-lost brother.

We boarded a taxicab and were on our way to the office.

Green was a taciturn man, and had but little to say. His answers were always brief, and he evidently believed in the conservation of the English language. I noticed that, in giving an affirmative answer to a question, he

invariably chose the words "Right smart." I could not remember of previously having heard such an expression, and, to one unaccustomed to hearing it, but little could be deduced therefrom. But perhaps it was a popular expression down in the Ozarks. The first time he used it I had questioned him as to the general prosperity of the country in his part of the State and he responded, "Oh, everything's right smart, I guess."

Well, we reached the office, and I took Mr. Green into the main office, slid a leather chair under him and excused myself for a few minutes to interview a client who was awaiting in my private office. But I handed Mr. Green a periodical and told him to feel perfectly at home.

After my client had been interviewed and left by way of the hall entrance to my private room, I was just ready to call Green into my private room when I heard Shorty making a few remarks to him. I knew he and Shorty were alone in the main office, as no one had come in since Green's arrival.

Shorty always talked loud and distinct, and I noiselessly moved my chair nearer the door, and began eaves-dropping. Shorty was doing



most of the talking, and Green's infrequent remarks were inaudible. I remained in the private office for a time, as I was choosing the course of discretion and mapping out a programme of business and entertainment for Green, during the brevity of his stay in St. Louis.

This Green was certainly an eccentric old codger. He said he had from fifteen to twenty thousand dollars, and I was confident that getting it would be only a matter of time. But it would be like snatching a stick of candy from a two-year-old kid. However, as long as he had money and was disposed to invest, I had just as well have it as some other grafter—someone would get it, of that much I was sure.

"Have you some accounts for collection?" says Shorty. I now listened with intensity, as I knew there was something up. A wise kid, this Shorty. He was pretending he did not know the object of Green's errand to the office, and was going to lead Green out a while, find out what he had, and to further elicit information from him as to the accessibility and availability of his thousands.

"I thought," says Shorty, "that, in case

you were in a hurry, I could attend to your wants."

"No, I want to see the proprietor, and am in no hurry," says Green.

"You don't know of anyone who wants to buy a half-interest in a good real-estate business, do you?"

"No, I guess not," says Green, evidently thinking Shorty was referring to some other real-estate business than mine.

"The Boss wants to sell a half-interest in his business and it's worth ten times what he asks for it. He closes down August 1st of each year, for his health, but the way the coin rolls in the other nine months of each year is unbelievable. Yes, he has from eight to fourteen stenographers and clerks working during the busy season. He charges clients ten dollars in advance for listing property and about seven or eight hundred dollars a day is what comes in. He promises to sell property in thirty days; to charge two and one-half per cent commission, and deduct the ten-dollar fee from the two and one-half per cent of purchase price when sale is made. Some weeks he sits down and dictates letters to publishing houses, with which he transmits

thousands of dollars in payment for advertising. The plan is original with the Boss; it is the only Real Estate business of its kind in the United States. I've been trying to save my money and buy it, because I am right here and really know what it is, but, of course, it is out of the question, as it would require several years of persistent saving for me to accumulate five thousand dollars, which he asks for it. However, to one who has the money, it certainly would be cheap at the price."

Shorty talked on and on, pausing only infrequently, and telling all he knew and a great deal he did not know; however, all he was saying was good, and I wished for the moment that I might have whispered in his ear to keep right on talking; that the honor would be all his, as well as a portion of the financial emolument.

After Shorty had said about all he could, and ceased conversation, I went out into the main office myself and began to boost the business up to Green. Of course, he listened to all that was being said with apparently the utmost credulity, and he seldom offered any comment or directed any question at me for

the purpose of a further explanation on anything that might not be understood.

After I had talked an hour or so he expressed himself as being "right smart" pleased with the outlook, after I had shown him the record books and explained that I closed down August 1st of each year for my health. He said if he bought he would have to draw the money out of the bank, and that he would prefer talking the matter over with his folks before he bought.

It began to look like a sure thing, and, as the deal could not be closed that afternoon, I suggested that he stay over for a day or so, when I would be pleased to show him around town. He finally acquiesced, and I took him down the business center of town and let him gaze at the high buildings for a while.

I suggested that he send a telegram to his folks that he would not leave St. Louis until the following evening, with which suggestion he was pleased, and readily allowed me to comply.

I then took him to a hotel near the office. It was a very moderate-priced house. I stayed with him till he registered, and accompanied him to his room. I then promised

him to call on the morrow at 8 : 00 A. M., when I would further familiarize him with the city and would tell him more of the business, of which I was offering a half-interest for sale.

I arrived at the appointed time the next morning at the hotel, and was waiting the decension of the elevator which would take me to the floor on which Green's room was located. Just as I was ready to step into the elevator, the bell-hop, who had shown us to Green's room the day before, rapped me on the elbow.

"Say," the kid said, "didn't I see you come here yesterday evening and register a lunatic by the name of Green?"

"You did," I replied.

"Well," the kid said, "who is he? Where did he come from? Is he an escape from some asylum, or is he just one of the ordinary type of unsophisticated fool backwoodsmen or farmers who frequently furnish amusement for guests and others around hotels in the city?"

"What did he do?" says I.

"Oh," says the B. H., "shortly after you registered him last night he came down and imparted the unusual information to the clerk

that he 'Wanted to eat.' I took him to the dining-room, where a waiter slid a chair under him and he dropped into it. He said he wanted supper.

" 'What do you want for supper?' said the waiter.

" 'I'll just take a plain supper,' said Green.

" 'Well,' said the waiter, 'we have a divers and kindred assortment of foodstuffs which would go to make up a plain supper. Here's the menu and pencil, old man; you'll have to be a little more specific and write down what you want. This hotel is not an etiquette school for unsophisticated farmers.'

"Green finally said he'd take a cup of coffee and eggs and some potatoes. After waiting a minute or two he evidently thought the waiter was too slow, and he arose and asked me to take him to his room. I took him up, and told him I would bring his supper to him. After doing so with reluctance he placed money for his order on the tray. I told him to dig up a dime more and he finally did so."

"He is sort 'o eccentric," says I.

I arrived at the appointed time, and went to his room.



"Well," says I, "did you have a good night?"

"Yes, right smart," said Green, "but I don't like this hotel. I had my supper brought to my room last night," he continued, "and the boy charged me for the supper and for bringing it up. I didn't mind payin' for my supper, but I didn't want to pay him for bringing it up."

"Did you tip him?" says I. "The bell-hops generally expect tips, and if they don't get them they have a retentive memory."

"I never tripped the boy," said Green.

"You misunderstand me," says I; "I said tip."

We left the hotel, and I was soon showing him about St. Louis. I took him through a few big stores, allowed him to gaze at the window displays or anything that would serve to entertain or enlighten him until his train pulled out that afternoon. I was entertaining him royally, and, during the afternoon, drove him about in a taxicab until train-time. He seemed greatly impressed with St. Louis, the magnificence of her many high buildings, and he sort 'o liked the hurly-burly of city life.

I was aware that he did not have the five thousand dollars with him with which he might purchase the half-interest that afternoon. I told him that, when he got home, I wanted him to talk the matter over with his folks ; to tell them just what the business was, what it would pay, "and, above all," says I, "I don't want you, Mr. Green, to buy this until you have first thoroughly satisfied yourself that it is worth double what I ask ; and, before buying, I would prefer that not only you, but your folks as well, are pleased with the outlook and thoroughly understand just what the business is, how to run it ; and, as to the volume of business done, my books won't lie."

"Five thousand is yer best price, is it?" says Green, as we were waiting for the train.

"It certainly is," says I. "Why, man, you seem to underestimate what you would get for your money. It would be cheap at double the price, and, if I don't sell in a couple of weeks, I'm going to either withdraw from the market or ask ten thousand for the half-interest. You must consider that each year the business increases, and that next year I expect to break all previous records. To

arrive at the actual rate of interest you would derive from your investment, if you bought the half-interest," says I, withdrawing a pencil and pocket memoranda from my pocket, "we'll figure that the daily receipts are \$750; 30 days in the month would be \$22,500.

Monthly receipts.....		\$22,500.00
Pay roll.....	\$500.00	
Postage stamps.....	1,200.00	
Advertising.....	7,500.00	
Rent, stationery, miscel., etc.....	250.00	
	<hr/>	
Expenses.....		9,450.00
		<hr/>
NET.....		\$13,050.00

"There," says I, "\$13,050 net, which, divided equally between us, would net each \$6,325 monthly; or, in other words, the first month you would have your half-interest paid for and have \$1,525 left to buy shoes for the children, chewing tobacco and other miscellaneous essentials. Seventy-five hundred dollars a month looks big for advertising, but for nine months of each year I advertise in just 3348 papers, magazines and periodicals throughout the United States, Canadian and various foreign countries. But why should one care for expenses when they can get 1394 per cent out of a business investment?"

He emitted an appreciative laugh for the

first time, and signified his willingness to buy, assuring me that all that remained then was the consent of his folks.

I asked him what day he would return to close the deal if his folks thought favorable. He would promise no definite date, but said he would return within a few days, when he would call at my office.

The train was due out. The porter yelled "All aboard!" and I shook Green's hand, put him on a chair car, and assured him that I was very much pleased to have met him.

"What is your general impression of St. Louis, Mr. Green?" says I, just before the train pulled out.

"Well," says he, with the deliberation of a bribed expert testifier in a murder case, "It's right smart of a town."

I bade him good-bye, and the M. K. & T. was taking Green toward Greenboise.

In a few days Green reappeared on the scene, accompanied by two youths, whom he introduced as his sons. They were large, corpulent young fellows, perhaps 24 and 25 years of age, and weighed perhaps 165 and 185 respectively. There is an old saying that reads "Like the father, like the son," but

certainly this case, as far as outward aspect was concerned, was an exception to that saying, as there was absolutely no resemblance between the father and sons.

The boys were intelligent-looking chaps, and I soon learned that they had, the month previous, been given diplomas in their chosen profession from the University of Pennsylvania, and that they would soon be in search of a permanent location. One was a civil engineer and the other had studied medicine. It was obvious from their conversation, manners and raiment that they were accustomed to good social environment, and they had evidently spent but a small portion of their time in Greenboise.

I was highly elated when our conversation drifted to the relevant topic, as I had just about sized the boys up as being skeptics and averse to buying a business without a rigid investigation and conclusive proof that they would get their money's worth.

Although they did not look it, to my great surprise they later proved themselves to be as credulous and enthused as their father over the alleged merits of that which I was offering for sale. They expressed themselves

as being highly pleased, and stated that, if the business was all I claimed for it, it was undoubtedly worth the price asked.

"Well," says I, "I'll leave it to your father as to whether it is worth the price asked. We figured it up the other day, and, if I remember rightly, it pays on an average of 1394 per cent interest annually. I paid out a little over nine thousand dollars for postage last year, so you can imagine from that the business that was done.

"I defy any man," says I, "to say he has ever made, or can make, a tenth of what I make in a realty business. The secret of my business and success, lies in its originality. I am the only man in the United States who does business on a like plan. All my literature, circular letters, etc., are copyrighted. And, too, what I like about the business is that it is comparatively all done by mail.

"I generally have from eight to fourteen stenographers and clerks working, and, although I do no clerical work myself, I am kept busy talking to advertising men and clients who call in person; and, when I am not so engaged, my time is consumed in dictating letters, sending out ads. for publica-



tion and picking ten-dollar spots out of the mail.

“I’m afraid you fellows have studied in vain,” says I, “as, if your father buys this half-interest, we will certainly need your services when we start up in a couple of months. You could both work in a clerical capacity, and I am sure it would be no time until you would become thoroughly familiar with all the working principles of the business. In it you would encounter no objectionable features, or hardships, such as you might in engineering work or the medical profession; it’s a pleasant, profitable business that can always be depended upon for so much so long as there are newspapers and stenographers. There’s only one way to run it and that is the right way, and I have it systematized to the highest state of efficiency. You fellows could exercise the right to hire or fire any clerk for whom you might form a preference or disliking. It would give you an insight to things commercially and your association with advertising men and all classes of people would be edifying, making your future prospect most favorable for busy figures in the commercial world.”

"Should father purchase the half-interest now," said one of the Green boys, "I presume you would want us to report for duty immediately after father would take over the half-interest?"

"That all rests with you," says I, "but really, until we start up in a few weeks, there will be nothing to do and there is no reason why you need to be confined to the office until that time. That's one nice thing, boys, about being in business for one's self: you'd have no one to dictate to you, you could come and go when you pleased without watching the clock, and you'd be working for yourselves. There's altogether too much competition in the work that you fellows have chosen for a livelihood; there are thousands of engineers throughout the United States every day, searching for work in their particular line, and the futility of their attempts to obtain it immediately becomes known to them upon application to railroads and other corporations for positions, and they are invariably told that the field is overcrowded.

"And, too, the same in the medical profession. Look at the doctors, physicians and surgeons in every town. That field, too, is

overcrowded; too much competition. It is the last profession I would ever think of choosing for a livelihood. If you ever start up your practice, think of what I'm telling you now. You will be aroused in the midst of your peaceful slumbers by the telephone at 3:00 A. M. and be requested to 'break all speed records' to some farmer's house forty-three miles in the country to save a dying child. You'll arrive on time and be informed that the one in the precarious condition 'had had a little spell, but that she was all right now;' you then return to town and send a bill to the farmer, who will protest it on the grounds that no services were rendered whatever, and who will even refuse to entertain for a minute the thought of a reasonable compromise. That's what a doctor has to contend with."

"I guess you're about right," says the green chap who had chosen the medical profession.

The boys then excused themselves, and asked permission to talk the matter over personally with their father in my private room. Said permission was granted, of course, and the prospective half-owner and his two

sons went into my private room and conversed and discoursed for fifteen minutes, and reappeared in my main office all in smiles. I knew as soon as I saw them that they had decided favorably, but I was too old at the game to let my enthusiasm become apparent.

"Well," says the old man, "the boys are right smart pleased with the business, and I guess we'll buy the half-interest."

"I don't want you 'guessing' about it," says I; "I want to know that you really want the business before I write out the bill of sale."

"We do," says the eligible physician, to which statement the elder Green acquiesced.

Well, I went into my private room and the three lambs followed. I sat down and heaved a sigh as if it was with the utmost regret that I was about to part with a half-interest in the business that netted me about four hundred thousand dollars during the brevity of its activity.

I rang for Shorty and dictated to him a bill of sale, which conveyed to the reverend "Charles Green, Esq., of Greenboise, Missouri," one-half interest in "the right to do, conduct and carry on a real-estate business,"

for the sum of five thousand dollars cash in hand, which bill of sale, of course, did not specifically include any fixtures or furniture whatever.

During my long, shady, checkered career in which I was engaged in the disposition of worthless businesses, one rule to which I invariably adhered was not to throw in any office fixtures or furniture unless, of course, it was absolutely necessary and a sale might have been precluded by my failure to do so.

After Shorty had written up the bill of sale, signatures were duly appended thereto in the presence of a notary, and Green started to hand me a check for five thousand dollars on The Farmers Bank of Greenboise.

"No checks accepted," says I, "until I have wire communication with your bank. I don't want you to feel offended, Mr. Green," I continued, "and I don't want you to think for a minute that I would question your financial responsibility, but, in justice to myself, I must know that you have that amount on deposit. You perhaps think I'm sort of incredulous, and I trust you will pardon me for exercising so much precaution, but I once had a relative who, because of his credulity,

accepted a check for ten thousand dollars in payment for one hundred and sixty acres of alfalfa land. The check was not honored, and the shyster who signed it sold the quarter-section the same day he bought it for \$7,500. So you can't blame me for exercising the utmost precaution."

Well, we went down town and wired Greenboise. Immediately received a wire reply that the check was O. K. and would be honored. I therefore had it cashed at a local bank, pocketed the five thousand, and Charles was a full-fledged half-owner in whatever his conscience, enthusiasm and intuition would permit him to call it.

I was doing a collection and legal business at the time on a small scale, and, in addition, I was actually engaged in selling local businesses and real estate legitimately, or nearly so, and every few days I would receive a fee ranging from a few dollars for the rental of some property, to \$50 or a hundred dollars for making a sale.

Although Green did not own a half-interest in the real-estate business which I was conducting (his partnership interest being in the business which I was not legally permitted to



carry on), nevertheless, I would frequently give him half of my commission derived from sales I had made. For a time he was delighted at my generosity, and, although he did nothing in the office work, nevertheless he was always on the scene early in the morning to bore me with his infrequent unintelligible remarks and by asking inconsequential and irrelevant questions.

He was fairly well contented for a time after the purchase of his half-interest, and, when I would hand him a few dollars commission as his share of the "profits," he would seem unusually well satisfied with that in return for his five thousand dollars already invested.

But, ere long, he, as well as members of his family, seemed to become disheartened and dissatisfied, and would frequently express their desire to "start up the business on the ten-dollar plan." I told them that it would not be long until that time would arrive, when we would.

Finally their requests to do so became so frequent that I became annoyed and disconcerted; or at least I pretended to make it apparent that I was, and one day, after such

a request, I pretended that my animosity was aroused beyond mitigation.

"Now, Mr. Green," says I, "I can't stand this any longer. It has only been a few days since you took over the half-interest and agreed to assume half of the obligations and to an equal division of the proceeds. I told you, previous to your acquisition of this half-interest, that it would be some weeks before we could start up on the ten-dollar plan, and you are already frequently expressing your dissatisfaction because of the suspense."

Of a sudden I pretended to be irate. I walked around the office gesticulating and talking blatantly. I would have then been looked upon by an "innocent bystander" as one with an uncontrollable temper, and I pretended that it was with the greatest difficulty that I could refrain from resorting to a fistic encounter with Green to assuage my animosity.

"I tell you right now, Green," says I, "something has got to be done. There's nothing to these partnership businesses. This is not the first time I've found them undesirable. I'll put it up to you this way: it's

either sell or buy, and I won't buy your half-interest. I'll let you have the remaining half-interest in the business for the same price that you paid for your present interest, but I assure you that I don't for a minute intend to remain in partnership with a man who has acted as you have. I'll give you until 6:00 P. M. today to decide whether or not you will buy the remaining half-interest, and, if you don't decide favorably, we'll see what can be done.

"Shorty is thoroughly conversant with all the working principles of the business; he can handle the advertising part of the business, can talk to clients who call in person, and in fact there is no part of the business on which he is not fully posted. Shorty will work for you each afternoon for \$3 per."

I looked at Shorty and he nodded his consent.

"You can rent a couple of rooms across the hall," says I, "and it will be no time until you will be able to begin banking the tens so fast that you will be surprised."

Green left the office and reappeared on the scene early in the afternoon, accompanied by

several members of his family and another five thousand dollars, and said he'd buy.

A bill of sale was hastily written, after which Green handed me five thousand dollars and was owner of a real-estate business which he might conduct until notified to discontinue same by the Federal authorities.

Green was pleased over his outlook for the future, and I told him where he could rent a couple of rooms across the hall. He engaged them, and I gave him certain office supplies, etc., which I was sure I would never have occasion to use in my future business. He also purchased some second-hand furniture and was ready for business.

Shorty began working for him in the afternoon, and sent out advertising circular letters, etc., and it was only a few days until the mail began to increase, and likewise the tens began to come in with increasing frequency. Weeks and weeks passed and Green's business was steadily increasing.

A few months after Green's business had gotten on a paying basis, Shorty one day looked at me with a sort o' strangeness, like as if he wanted to make a confession.

"What's up?" says I.

"Well," says Shorty, "I presume you've heard the news."

"What news?" says I.

"That Charles Green, Esq., is no more so far as the real-estate business is concerned."

"What's the matter?" says I.

"Well," says Shorty, "one of Uncle Sam's trusty Post Office Inspectors just swooped down on him. It was actually ludicrous," Shorty continued, "and I only wish you could have been there when the Post Office I. called. Green and his two boys were busily engaged in getting out the mail when the P. I. entered."

"'Is the proprietor in?' says the P. I.

Green said he guessed he was the prop., and the P. I. asked him if he didn't know for sure whether he was or not, and Green assured him that he was.

"Well," says the P. I., "I presume you are aware that you are conducting this business on the same plans and terms as did your predecessor; I presume, also, that you are aware that your said predecessor duped honest American people to the extent of hundreds of thousands of dollars by his fraudulent and deceptive methods of advertising. I believe

you also know that he at one time was notified in writing, by the Government, to discontinue his surreptitious and unscrupulous methods of business if he would avoid being indicted for fraudulent use of the mails? Are you not aware that your business is an illegitimate one, and that it cannot be licitly conducted through the mails? Are you not aware that no man with an iota of honor or character would inveigle a client into paying a ten-dollar advance fee for something which he never receives? You promise your clients, I believe, that you can sell property in thirty days for an advance fee of ten dollars and a small commission. But, have you ever made a sale?"

"No, I guess not," said Green.

"Why, certainly not," says the P. I., "and that is why your business is an illegitimate one and cannot be carried on through the mails."

"I will write you a notice to that effect and you will be governed accordingly and return all moneys received after this date."

Right here Shorty must be given some recognition as possessing all the earmarks and



certain qualifications that are the making of some of the most shrewd men of my profession.

Shorty never said much until one day, and on that particular occasion he made a complete confession, for which he received, of course, my heartiest congratulations and unreserved recognition. He said he had charged Green double time (or \$6) for working on the afternoon of St. Patrick's Day. And again he repeated the imposition on April Fool's Day and Good Friday. He also asked Green for a raise every few weeks, which was granted without reluctance, of course, and Shorty once remarked that he would have possibly been drawing a salary equal to the President if the authorities had not closed Green's business up for a few years and the business would have warranted.

One day shortly after Green had bought the business, I asked Shorty, jestingly, if he would work a week for a hundred-dollar note against Green.

"Sure," says Shorty; "we all gamble a little frequently, and I'll take the chance."

Shorty was then given the note for his next week's work, and, with it, he again demon-

strated that he had profited by close observation; that he was original and was further advanced in the game than having a mere knowledge of the embryonic and rudimentary principles thereof.

From a banker's directory Shorty procured the name of the Cashier of The Citizen's State Bank, of Greenboise.

Shorty, knowing that Green must have had somewhat of a local reputation for honesty and integrity, thought that the disposition of the note to some Greenboise bank would be easy, and he immediately wrote the Cashier a neat letter on nice linen paper. This was about the time when Green's business had just begun to pay well, and before he was notified to discontinue it.

The letter read as follows :

"———,

Cashier,

Greenboise, Mo.

My dear Mr. ——— :

"I hold a note for \$100 bearing 8% interest from date, against Chas. Green, formerly of your city. The note is not yet due, and Mr. Green informs me that he cannot consistently pay in until it is due. However, Mr. Green is conducting a lucrative real-estate business here, and I understand is doing nicely.

"Mother is a widow, and, as we are hard pressed for cash, would be pleased to discount the note to you if it is your custom to purchase such.

Yours truly,

(Sd.) S. McCANN."

In a few days Shorty received a letter from the banker, inclosing a draft for \$90, with advice that the note would be accepted providing it was properly indorsed. Well, Shorty pretending that he did not know what "properly indorsed" implied, indorsed the note "without recourse," and, as Green's business was discontinued before the note was due, the banker's attempts to collect from Green were futile.

Working on the theory that "it doesn't pay to do things by halves," and knowing that Green still had a balance of \$7,500 in the bank of Greenboise, I thought I had just as well have it as not—some one would get it, so why not I; and, too, this \$7,500 had been long in close association with the \$10,000 I had recently acquired, and I thought it was only reasonable to assume that they should not part after so long a period of intimacy.

So I decided I wanted that \$7,500, and, after due deliberation, and a diligent search of my pigeonholes, I ran across a little harmless document that a duped acquaintance had once given me for a souvenir to remember him by.

Coincidentally, it was for 75 shares of preferred stock in the Latent Bonanza Company of Goldfield, Nevada, and, of course, the reader will understand that it was fully paid, non-assessable, and, best of all, it was, unlike most such truly valuable documents, transferable. And, of course, it is also needless to say that said Latent Bonanza Company was grinding out tons and tons of gold daily; that it was a safe, equitable corporation, backed by millionaires and politicians of worldwide repute, whose integrity or financial responsibility could not be questioned for a minute; and, too, the company had, for many years, unfailingly paid a semi-annual dividend of 16 per cent to all holders of this preferred stock, (or, at least, words to that effect were contained on the back of the document, and certainly no printer would be so void of character as to print blank shares for a mining company of ill repute, on which were contained any inaccurate or exaggerative statements.)

This little "transferable" document was certainly a beautiful piece of lithographer's skill, and it served the purpose admirably; it was printed on the finest bond paper, and was a piece of art that any man should be

proud to possess, and I decided to ascertain if Green wouldn't like to acquire it for its face value.

Just as I had decided on what I thought would be a feasible method of procedure to bring the question up to Green, he appeared on the scene.

"Mr. Green," says I, "I'd like to talk with you for a few minutes."

He followed me into my private room, and I talked on volatile topics for a while.

"Well, Mr. Green," says I, "I presume you have heard of the Latent Bonanza Company, have you not?"

"No, guess not," says Green.

"Well, that's what I want to talk with you about. Yes, Mr. Green, this Latent Bonanza Company's mines, of which I speak, are the most prolific mines in the world today producing a like mineral. Barrels and barrels of ore are daily taken therefrom and the percentage of ore to the ton exceeds that of any other gold mine chronicled in the annals of mineralogy.

"This mine was discovered," says I, "by a lone prospector, who, upon discovery thereof, was alone and without any practical as-

sistance. However, when he did discover it he knew what he had, as he was a scientific mineralogist and assayer and was backed by a few lucky millionaires of New York City.

“After his discovery he went to his backers and told them what he had found in a few lucid and irrefutable words that to their mind needed no subsequent authentication. His backers were stupefied at his discovery, and, on the strength of what the prospector had said, they incorporated under the laws of the State of Nevada and sold shares to the extent of \$500,000, with which to purchase machinery, etc., which, Mr. Green, you understand is always so essential in getting good mines on a paying basis.”

Green was non-committal for a time, but he could not “repress” his enthusiasm, and he listened to all that was being said with attentiveness.

“I was one of the fortunate few, Mr. Green,” I continued, “who purchased shares in the company, and I still have mine. I have 75 shares in the company, and, as you will note on the back of the document, the company pays a semi-annual dividend of 16 per cent to all holders of preferred stock.



And, of course, you cannot question that statement when it appears in print right on the very back of the certificate issued by the company."

"No, I guess not," says Green.

"Why, certainly not," says I.

"And I was just wondering, Mr. Green, if you would like to purchase these 75 shares or any portion thereof at their face value of \$100 per share. Of course, I'm not particularly anxious to sell, but I would sell them at their face value if I could do so within the next few days."

Green left the office, and in an hour returned:

"Well," says he, "I'll take them there shares."

And he really wanted them badly, because he said he did. And there was no suspense, as he had the seventy-five hundred with him.

I handed him "them shares," in return for which I received a financial stimulant in the way of a check for \$7,500.

## CHAPTER VI.

### SIMPKINS AND HAWKINS

Subsequent to the Federal authorities' notification upon Charles Green to discontinue his business, I supposed that he would wake up to the fact that he had been swindled and swindled bad, and I further thought that he would abandon his office and that he would sever both his social and business relations with me for all time.

But to my great surprise he still frequented my office, and hardly a day passed but what he would seek one of my "lazy" chairs and appear to be waiting for something.

I grew to despise the man. He would bore me to extinction by his inconsequential chatter; he would watch me as a hawk watches a chicken as I was busily engaged in conducting the affairs of the office.

As time passed my hatred for him grew more violent. I owed him nothing. I was under no obligation to him whatever. When I transferred his money from his pocket into mine, he was old enough to vote, he was

normally rational and he was sober, or at least he was supposed to have been. If he was then unable to handle his money judiciously and invest it profitably, a guardian should have been appointed with whom his financial acquisitions might have been intrusted.

According to the by-laws, rules and regulations of the profession, I couldn't dope out that I was under the slightest obligation to him.

One day when he was loitering around the office my eye caught his. He grated on my nerves, and I decided to give him the tip that his presence in the office was undesirable and to rid the office of him for all time to come.

"Mr. Green," says I, "it occurs to me that you are whiling away a good deal of your valuable time unavailingly, and I cannot see your object in spending so much of it around the office. Why don't you get out and get busy? You have people at home depending upon you for support. And if you are so unwise as to let the Government lead you to believe that the business is illicit, I can't for the life of me see why you spend so much of your time around here when you should be

out trying to make an honest dollar with which to buy food and shoes for the children."

"Well," says Green, "all seven of the boys are at work and doing nicely, and there is no reason why I should be working when it isn't necessary. I have ten thousand dollars tied up in the business, though," he continued, "and I'd right smart like to sell if I can't make the business pay."

"The business," says I, "is one that will always pay so long as there are publishing companies and clerks, but, if you prefer to heed the advice of the Government, rather than mine, you are, under those circumstances, awakening up to your own interest, and it strikes me that you would be wise to sell. I've been wondering for a long time why you didn't try to dispose of the business as long as you don't seem to make a paying proposition out of it. If you would but have previously expressed such a desire I would have been on the lookout for a buyer. When one wants to sell anything, Mr. Green, he should get busy, put an ad. in the paper and find a buyer. You can't accomplish anything killing time in the office. Great things are not attained without some striving, and, if you

wanted to sell, why didn't you either tell me or put an ad. in the paper and acquaint prospective purchasers with the fact that you wanted to sell?"

"I never thought of that," says Green.

"That's your trouble, Mr. Green," says I; "you don't stop to think."

"If I dispose of the business for you, what commission would you be willing to pay?" says I.

"I haven't got much," says Green.

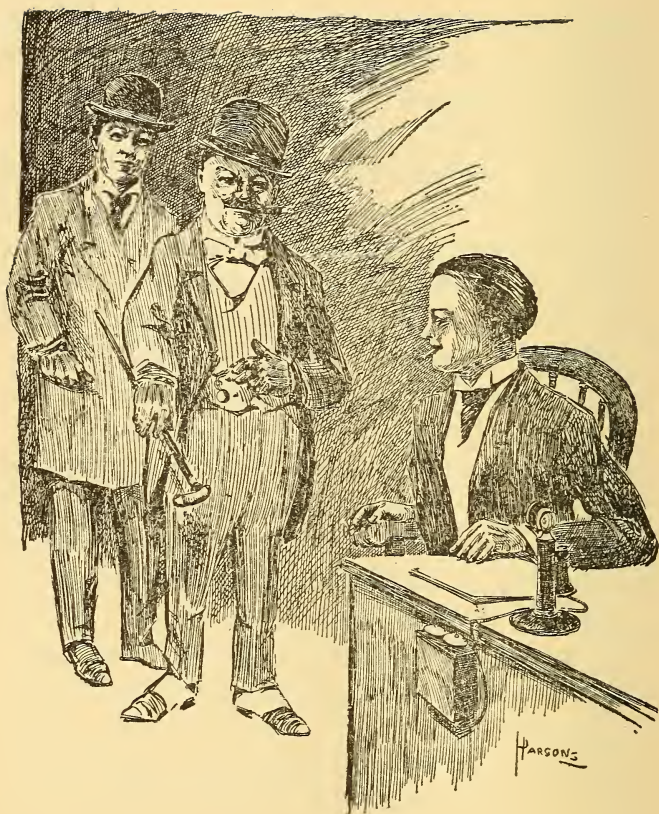
"Well, you have a good horse and buggy and seven sons working. I'll try and find you a buyer, but my time is too precious to work for nothing, and, before I render any service, I must know something of the extent to which I will be compensated therefor."

"I have no cash," says Green, "but you kin have the horse and buggy for your trouble."

"That's perfectly agreeable to me," says I, "and I'll see if I can't turn the trick, providing you'll produce the horse and rig as soon as the sale is made."

"I will," says Green, as he left the office, obviously to break the news to Mrs. Green.

Green had left the office but a few minutes



*"In walks Colonel David Peter Simpkins and my respected friend and co-worker Jno. Hawkins, Esq."*



when in walks Colonel David Peter Simpkins and my respected friend and co-worker Jno. Hawkins, Esq., The King of the Profession.

Then and not until then did I ever think of seeking a prospective buyer for Green's business.

Well, they dropped into their respective leather chairs and lit up their Havanas. They looked at me straight in the eye and I was smiling.

"My dear Co-worker," says Hawkins, "what particular process of financial incubation percolates thy dome?"

"Nothing in particular," says I.

"Well, it's about time there was," says Hawkins. "For the last few days the disposition of this Celebrated Pain Allayer has been slow, and I'm just beginning to appreciate the wisdom of Simpkins's often repeated declaration that petty graft is tedious, monotonous and hard on the feet."

"I heartily concur in Simpkins's contention," says I, and Simpkins arose and shook my hand animatedly.

"But listen, gentlemen," says I, "I have a solution to the difficulties and adversities you are encountering."

Hawkins and Simpkins began to take notice, as they knew I was about to say something.

"It's this way," says I: "I just learned from our friend Green that he wants to dispose of his business. I am his agent, of course, and my compensation for turning the trick will be his family horse and the buggy that follows her around. Believe me, gentlemen, she's 'some horse.' She's as gentle as a lamb, and when I go to sell her I'll claim remote relationship between her and Dan Patch."

"An excellent thought," commented Hawkins; "but how did the Green gent come to appoint you as his agent?"

"I assure you, Hawkins, that it wasn't at my solicitation. He was just loitering around the office, as is usually his custom, and incidentally of his own volition he evidenced a desire to sell, and I voluntarily offered to render any practical assistance, agreeing to turn the trick for his horse and buggy."

"You think, then, that you will encounter no difficulties in disposing of the horse?" says Hawkins.

"None whatever," says I; "you know proper, persistent and sufficiently deceptive advertising works wonders."

“What am I supposed to be?” says Hawkins.

“You,” says I, “are supposed to be a wealthy attorney from New York City. You are supposed to be visiting friends in the West and seeking peace and quiet from the hurly-burly of Broadway, pending the decision of a New York court, where a verdict of interest to you is soon to be rendered; if propitious, you will come into possession of \$45,000 money, bequeathed to you by an anchorite aunt, with whom you spent your boyhood days. Your note will be for \$5,000, due in six months, with eight per cent interest from date.”

“That’s enough,” says Hawkins; “I’m past the embryonic stage of the game and I think that’s sufficient details. In other words, I’m on.”

“And me?” says Simpkins.

“Well, my dear Colonel,” says I, “you are supposed to have been a gentlemen of leisure for the last ten years, at the beginning of which time you retired from active work of whatsoever nature. At the time of your retirement you were worth \$100,000 in the way of farm mortgages and city bonds, and for a time you

did nothing but clip coupons. But later you are supposed to have met with financial adversities when you mixed with the bulls and bears and Wall Street. Your only asset now is supposed to be a ten-thousand-dollar mortgage on one of the best sections of land in the Missouri Valley. Mortgage due in five months.

"For the last few years you are supposed to have been engaged in loitering around where a plentiful supply of those famous beverages known as beer, whisky and wine, and admixtures and amalgamations thereof, were readily accessible, and where you might indulge in a steady but uniform dissemination of your money for the purpose of satiating your appetite, quenching your thirst and adding to your intuitive and acquired knowledge of the profession and current topics. Your note will be for five thousand dollars, due in five months.

"I'm on," says Simpkins.

Hawkins and Simpkins then left the office, and I told them to return at 3:00 P. M., on the following afternoon, single file, and a few blocks apart, of course.

I immediately got into phone communication with Green,

"Mr. Green," says I, "can you come over to the office for a few minutes?"

"I'll be there shortly," says Green.

Well, in due course of time he arrived, lookingly expectantly like, but that was nothing unusual for Green, as a look of expectancy always adorned the superficial area of the exterior of the cavity where his mental faculties would have been located had he been bestowed with such.

"Well, Mr. Green," says I, "I don't know for sure, but I believe I have in mind a party who would purchase a half-interest in your business."

"You have?" inquires Green.

"I have," says I, "or at least I think I have."

"What price do you expect to get for it?" says Green.

"That's up to you," says I. "The business is yours, and you are the one to put a price on it."

"What do you think it is worth?" says Green.

"Well, I have no desire to set a price at which another man's business is to be sold, but, now that you have asked me for informa-

tion, I'll give you my candid opinion as to what I think you should get for the half-interest. Were I in your place, Mr. Green, I certainly would not take a cent less than what I paid for it, namely, five thousand dollars for the half-interest. The business is just as good as it ever was, and it is a business that will always prove profitable to one who is willing to get busy and not allow the Government to step in."

"That's really more than I expected for it," says Green, "and in fact I would be well satisfied to get most anything out of it, as I am thinking of purchasing thirty shares of stock in the Inextant Copper Company of Kansas City, Missouri. The mines are just a few miles north of Kansas City, and one of the company's agents just showed me literature this morning that showed where the company was paying a monthly dividend of 20 per cent. It's a great company, and, if you can dispose of this half-interest for me at five thousand dollars, I can buy fifty shares of the Inextant Copper stock at one hundred dollars each."

"That's bully," says I, "and I'll see what



I can do for you, Green, now that you desire to enter into a new field. Please call tomorrow at 3:00 P. M., when I hope to have the prospective buyer here."

"I will," says Green, and he left the office and descended the stairs.

At 2:45 P. M. the following day, Green called at the office and took his usual chair.

"Your man should be here pretty quickly," says I; "and I might say, Mr. Green, that, coincidentally, I met an old acquaintance from New York City, whom I have known all his life. He has been in St. Louis for some months, but yesterday was the first time I have seen him since his arrival.

"I mentioned to him something of the business you have for sale, and, although he did not come here for that purpose, he seemed to immediately take up with the proposition, and talked quite favorably to purchasing, provided terms could be arranged to suit you.

After I had unburdened myself of about the proper amount of excess verbiage, in walked no other than John Hawkins.

"Mr. Hawkins," says I, "I want you to meet Mr. Green."

"I am very glad to know you, Mr. Green," says Hawkins, extending his hand complacently.

"Mr. Green," says I, addressing Hawkins, "is the owner of the business which I was speaking to you about. He is not particularly anxious to sell, but he would sell a half-interest for five thousand or the entire business for twice that amount."

"How long have you been actively engaged in the real-estate business, Mr. Green?" inquired Hawkins.

"Well," says Green, "I believe it's right smart nigh on to several months."

"Has the business proven profitable at all times?" says Hawkins.

"Well," says Green, "we've taken in right smart lot uh money. Sometimes right nigh onto five hundred dollars a day."

"And you mean to say you desire to sell a half-interest in such a lucrative business for five thousand dollars?"

"I do," says Green.

"I have no objection to the price, I am sure, Mr. Green; in fact, it seems as though it is ridiculously low, considering the amount the business pays. I want to say," continued

Hawkins, "before I go farther, Mr. Green, that I will be unable to pay you cash for the business. I am perfectly agreeable to purchasing the half-interest providing you will accept my note for five thousand dollars, due in six months with eight per cent interest from date."

"I hadn't thought of that, and I really wanted the money now," says Green, "as I am anxious to buy some stock in the Inextant Copper Company of Kansas City, Missouri. But I really want to sell, and if that is the best you can do, I don't know but what I would accept your note."

"I assure you, Mr. Green," says I, "that Mr. Hawkins is financially responsible. I have vouched for him before and I would do so again. Mr. Hawkins's headquarters are in New York City, where he has been conducting a law business for some years, and he is here visiting friends and seeking a restoration to health."

"Yes," says Hawkins, "I was all broken down when I arrived in Saint Louis some months ago. I came here on the advice of my physician, and must say that New York is a damp, unhealthful city in which to live.

"My father and mother died," continued Hawkins, "when I was a mere youth, and an aunt was appointed my guardian. I spent my boyhood days with her. She was a miserly old soul, and made mints of money in mining and other investments during the early years of her life. I lived with her until I was twenty-one years of age. She was too old to properly look after her business interests and investments, and I tried to lighten her burden and take the responsibility off her shoulders. I watched over her as I would a mother, and as a result she felt toward me like a son. She frequently so expressed herself. But, Mr. Green, she died a few years ago, and in her will has manifested her appreciation of my vigilance over her during the later years of her life. Yes, the distribution of her estate, which involves one hundred thousand dollars, is now pending in a New York court and the case is scheduled to come up for trial in six months, but might be tried before that time. If it does, of course I can meet the note as soon as a verdict is rendered. If the verdict is favorable to me, I will come into possession of forty-five thousand dollars which she bequeathed to me."

Presently the door opened and in walked The Honorable Colonel David Peter Simpkins, the only man who made the fake prize-fighting graft a specialty for over a year at a time and avoided incarceration.

"Mr. Simpkins," says I, "have you ever had the pleasure of meeting Mr. Green?"

"I have not: I am glad to know you, Mr. Green," says Simpkins, as he grasped Green's hand with bulldog tenacity.

"And this is Mr. Hawkins, Mr. Simpkins," says I.

"I'm glad to know you, Mr. Hawkins," says Simpkins, nonchalantly.

"Mr. Hawkins," says I, addressing Simpkins, "is also figuring on purchasing a half-interest in the business."

"From where do you hail, Mr. Hawkins?" says Simpkins.

"My home is in New York City, where I am associated with a firm of attorneys and counsellors who practically monopolize the law business in New York City."

"It's a strange coincidence that we should meet here," says Simpkins. "New York is where I am from. I have spent the greater part of the last ten years in your city, and,

believe me, I know Little Old New York as well as the average depot agent in the small burg knows his home town."

"In what business were you engaged in New York?" says Hawkins.

"Well," says Simpkins, "I have done nothing particularly lately but spend my money, but some years ago I used to make Wall Street my headquarters and I used to speculate considerably. I did not seem to realize that it was the wrong game for me until I had run through with a small fortune. At one time I had one hundred thousand dollars. But I mixed with the bulls and bears, speculated on railroad and municipal bonds and dealt with the bookmakers, and it was but a few years until I had about fifteen thousand left out of one hundred thousand dollars. I purchased a section of the best farming land in the Missouri Valley, which is the only thing I have left. But it is a good farm, and I receive enough rentals therefrom to get three square meals a day and to purchase chewing-tobacco and other miscellaneous essentials."

"My dear Simpkins," says I, "pardon me for interrupting you, but Mr. Hawkins has an important engagement at 4:30 P. M., and



I believe the object of your errand here was to talk over the probable purchase of a half-interest in Mr. Green's business."

"It was," says Simpkins.

Well, I consumed half an hour in explaining to Simpkins the principles of the business. He talked quite favorably, and said he had often thought he would like to be in the real-estate business.

"I hold a mortgage for five thousand dollars on my farm," says Simpkins; "it's due in five months and bears ten per cent interest from date. At that time I intend to start up a real-estate business. I want to start up a good business on a large scale that will pay well. If Mr. Green's business is for sale at that time, I would certainly like to purchase the half-interest at the price he asks for it. Or," continued Simpkins, "it might be that Mr. Hawkins would purchase the entire business, in which event I would still hope to have a chance at the business. But possibly I can make some arrangements to collect the mortgage before it is due. At least I will make some effort to do so."

"You would not, then," says I, "be able to raise the five thousand now?"

"I would not," says Simpkins.

"I will tell you what I would do, however, provided, of course, it is agreeable to Mr. Green. I will give you my note for five thousand dollars, due the same date the mortgage becomes payable, with ten per cent interest from date."

"What do you say, Mr. Green?" says I. "Mr. Simpkins owns one of the best sections of land in the Missouri Valley. He paid ten thousand for it and it's worth double the price. I have known Mr. Simpkins for a number of years, and I have always found his word to be as good as his note;" (neither of which, dear reader, you understand, ever bore any intrinsic value;) "he is a man of honesty, integrity and absolute faithfulness, with whom I would intrust my last dollar, and his character is beyond reproach." (I thought of substituting "approach" for reproach, but I didn't want to do anything that would impede the closing of the deal.)

"Well," says Green, "I wanted a little money now to buy them there shares in the Inextant Copper Company, but, under the circumstances, I suppose I had just as well accept these gentlemen's notes."

“You had,” says I.

The blank notes were filled out for five thousand dollars each. Hawkins and Simpkins appended their signatures to the notes with no more reluctance or hesitation than they would manifest in signing a receipt for a like amount.

A bill of sale was hastily written. Signatures were appended thereto, and I affixed my notarial seal and witnessed the transaction. The notes were turned over to Green and he immediately left the office, and was so elated over the sale that he probably promulgated news of the transaction to passers-by. He was highly pleased, and, before he pocketed the notes, he looked them over just as though they were really valuable papers and bore the signature of the Register of the Treasury.

Hawkins and Simpkins and I all shook hands and congratulated each other on the closing of the deal.

“I had always thought that I was pretty far advanced in the profession,” says Hawkins, “but I’ll frankly admit that this is an opportunity I have overlooked for a long time. There is no reason why we shouldn’t

have been taking in the tens months ago, and the only expenses that will be incurred is for postage stamps. Just think of it. After a few weeks we ought to be receiving from three to five hundred dollars a day, and all the receipts above our postage stamps and labor will be clear profit. Think of it, gentlemen, think of it."

"The business now," says Simpkins, "will be run under the firm-name of Hawkins & Simpkins."

"Never," says Hawkins.

"Why not?" says Simpkins.

"There is no reason why it should, when we can, by another firm-name, increase the life of the business possibly by half and the daily receipts and division of the spoils will be the same."

"What firm-name would you suggest?" says Simpkins.

"I am surprised at you," says Hawkins.

"I'm on now," says Simpkins.

"Well, it's about time, isn't it, Colonel? I am surprised at your ideas of realism and exactitude in art, and would further say that you seem to be void of originality. The honor, of course, is all yours, and the firm-

name will be Colonel David Peter Simpkins, Esq., Special Broker. It will remain thus until one of Uncle Sam's emissaries pays us a final call, and then the firm-name will be changed to 'Jno. Hawkins, Esq., R. E. Dealer and Special Broker,'—thus giving property-owners a change. The credulous like a change, and versatility is a good thing in any game."

"My dear co-worker," says Simpkins, "I have followed the game of the illicit solicitation and elicitation of money from the credulous for a long time, but never had I met up with one of the profession who was endowed with, or rather who had later acquired, such relevant and far-reaching ideas, conceptions, surmises and concoctions as yourself, and I certainly wish to compliment you."

"You'll have me all puffed up here," says Hawkins, "and I'll lose interest in the work if you don't desist."

"I will," says Simpkins, "and may the life of the business be long; but I've known you for some time, Hawkins, and you have never yet unburdened yourself of a full, complete, lucid and unexpurgated life history of yourself, nor have you even told me how you came to choose the profession."

“Well,” says Hawkins, “I don’t like to be egotistical, or excessively eloquent and loquacious, but, now that you have asked for information, I’ll unburden a little, and, if brevity is the soul of wit, I’ll possibly win your esteem, because it will be brief.

“To begin with, I, like most other industrious youths, began to have aspirations, ambitions and expectations before I had passed out of my adolescence, and they never ran along the lines of endowing colleges, building libraries for the ultimate edification of the laity, nor starting in the oil business in competition with Jno. D. Rockefeller.

“When I was old enough to perceive and observe, I had a desire to some day be able to transfer money from a sober man’s pocket into mine while he was looking on. And I find that any ambition, aspiration or expectation, if it comes within the bounds of reason, can generally be realized by assiduous faith in and devotion to the cause; and I hadn’t reached a very mature age until I attained the achievement to which I aspired.

“And, after I had demonstrated to myself the feasibility of my expectations and aspirations, I never in my life took money from a



dupe unless I thoroughly believed that the thought existed on his part that he was getting the equivalent thereto.

"I never duped an ignorant person in my life but what I was afforded some consolation by the thought that some one else would get his money if I didn't, so why not I?

"Unlike yourself, my dear Simpkins, I am a true lover of the profession, and I believe in working the people as a whole, rather than too much on any one individual. I like petty grafts. I would sooner have the fun of duping twenty people for a dollar each than I would to set some poor, credulous, frugal economy-howler back for a hundred at a throw.

"In your fake prize-fighting graft you set 'em back ten thousand dollars at a sitting. That's too much. I have a certain amount of conscience in the art, and I don't believe in duping anyone if it is going to seriously handicap him or impede his progress in carrying on his life-work. If you were a true lover of the art, Simpkins, you would have devoted more of your intuitive and acquired knowledge to petty grafts, instead of making enough at one haul to permit you to loaf six months at a

time. It has made you indolent. It has made your expectations so high that you will never be satisfied with easy and petty grafts.

“And another thing: I have always prided myself on the thought that I never took money from anyone in my life that they did not receive something in return therefor. That’s one of the rules of the game to which I pertinaciously adhered, namely, never to take money from a credulous person unless I left him something to remember me, or rather the transaction, by. Whether it was some harmless, near insolvable puzzle that wholesales at 25 cents a gross and retails at 25 cents each; whether it was a key to some hidden treasure, or some lithographer’s art in the way of shares in some unmerited and non-dividend-paying mining enterprise,—nevertheless I always left something with them to remind them, in their later years, of their credulity, and that experience is the best teacher.

“Another principle in the profession by which I was always governed and to which I partially attributed my success, was never to dupe the opposite sex, unless, of course, I limited the extent of their victimization to a very small amount, so frivolous that they

would only be amused at their credulity and look upon the incident as a joke rather than a misfortune. This thing of duping a woman never appealed to me as an attainment to which one might point with pride. I like to dupe a man. I like to victimize people who can afford to lose. I like to get money from the worthless and indolent and retired, who are no good to themselves or anyone else, but who, after having accumulated a few thousand, spend their time in idleness, boasting of what they have; from those who exercise such frugal and economic modes of life that they deprive themselves of necessities for the purpose of boasting of what they have.

“When I used to make a specialty of selling reprints from famous paintings by famous artists, I then thought I had attained the height of my ambition. Yes, I used to make a specialty of these alleged famous paintings. They cost me fifty cents each, and I never sold one for less than five hundred dollars. I liked to sell them, because the people to whom they were disposed could well afford to lose. I generally chose the ignorant rich, and invariably made them believe they had an eye for art and an ear for music. The persons

upon whom I worked my little 'art imposition' were persons who could part with a thousand dollars as easily as the average man could part with so many cents. They were mostly retired farmers, who had accumulated thousands of dollars in agriculture and stock-raising, and who had later moved to cities, seeking a place where they might be afforded the best educational facilities for their children. Yes, this art graft was interesting and amusing. What does a farmer know about art? The extent of their victimization depended entirely on their credulity, as the average farmer's knowledge of literature, music and art is about as limited as a newsboy's finances on July fifth.

"And, too," continued Hawkins, "I've always prided myself on the thought that I've never taken money from the hip pocket of a newsboy; I've never sent a bootblack up on the clock shelf for his iron bank, giving him some harmless toy for the contents thereof; I've never asked a washerwoman to go down in her lises for her last dollar bill with which to purchase any of Hawkins's Celebrated Pain Allayer or any of my other numerous remedies of which I dispose for a nominal sum."

“You’re getting me interested, now,” says Simpkins. “Of what does this Celebrated Pain Allayer consist?”

“The main and only ingredients,” says Hawkins, “are coloring matter, flavoring, and pure water. I mix twenty-five cents’ worth of flavoring and coloring matter in sufficient water to fill four gross of half-pint bottles, and they always sell readily at fifty cents each. Of course, the coloring matter is not essential, but I put it in, as people like something that is pleasing to the eye, and I think it sells more readily than it would if aqua and flavoring were the only ingredients.”

“Of all the reprehensible impositions employed in the illicit elicitation of money from the credulous, I declare your petty grafts to be the worst,” says Simpkins.

“Well, my dear Colonel, after our inception we’ll have more time to discuss, for the purposes of comparison, the relative merits and demerits of our respective grafts, and, as aforesaid, may the life of the business be long.”

Hawkins and Simpkins, with the assistance of Shorty, soon began to “do things,”

and they started out in a most business-like manner.

A by-law of the firm was, to pay for nothing but postage stamps used in connection with the business, and either party, upon an inadvertent infraction of this most rigid by-law, would be chastised by three severe strokes on the wrist; and, upon a second violation of this first and only by-law, he would be admonished severely by the other party and be compelled to sever his connection with the firm for a week; or, in preference thereto, he would be granted the privilege of giving a banquet for the "bunch" at the best hotel in Saint Louis, with the distinct understanding that everyone connected with the firm, all my past employés and their wives or sweethearts, if any, or anyone who had ever been instrumental in fostering the business at any time, would be extended an invitation.

The necessary stationery, advertising literature, etc., were printed, and, in ordering the first lot, a sufficient supply was ordered to last for several months, or at least about the time when it was probable that Simpkins would be threatened with indictment or to discontinue the business.



Letter heads were printed on the finest bond paper, and bore the following head: "David Peter Simpkins, Esq., Special Broker."

Shorty immediately set to work sending out advertising to hundreds of different papers and periodicals, requesting that same be run in every issue of the publication for four months, and that bills therefor be sent in at the expiration of that time, when prompt remittance would be made to cover.

Of course it is a difficult matter nowadays for any financially responsible business man to evade the payment of just claims, such as advertising, etc., if he would remain in business any great length of time, as reference or inquiry from Bradstreet, Dunn and Company will generally give the financial standing and integrity, or lack thereof, of anyone in business.

But Hawkins and Simpkins didn't intend to remain in business only until they would be notified to discontinue it, and they had never previously conducted a mail-order business; therefore, but little was known of them, and when a publishing company would receive a letter under the head of "COLONEL

DAVID PETER SIMPKINS, SPECIAL BROKER," written on nice bond paper, it would, upon being unable to secure relevant information from Bradstreet and Dunn, generally assume that the financial responsibility of Simpkins was a thing not to be questioned, and in four cases out of five the publishers would accept ads. for insertion in their papers with the understanding that same were to be paid for in four months.

After Hawkins and Simpkins had been sending out advertising for a few days, I was in their office one day, talking on matters pertaining to the profession and narrating some of my experiences, when a new thought came to me.

It was my custom to pay for my advertising; in fact, I paid all my bills. There was nothing else for me to do but pay, as I was financially responsible and I either had to pay my bills of necessity or transfer my surreptitiously acquired dollars into some friend's name, to preclude the probability of judgments being secured against me for non-payment. Therefore, I had always paid my bills, but I could well afford to do so, because I always made money and plenty of it.

When this new thought came to me I was sure that my greatest expense, namely, that of advertising, would be done away with at least during the life of Simpkins and Hawkins's business.

I knew that I had, in the past, paid publishing companies as much or more than any one individual in the United States conducting a business of a like nature. It is only reasonable to assume, therefore, that I had the esteem of every publisher in the United States with whom I used to advertise, and I used to advertise in all the best result-producing papers.

When this new thought came to me I was running the "INFALLIBLE COLLECTION AGENCY," and I advertised quite extensively, but, if my newly devised theory proved practical, I knew I could advertise more extensively than I ever had before, and that such advertising would be gratuitous or complimentary on the part of the publishers.

"Gentlemen," says I, "I have an idea."

"What is it?" they asked in unison.

"Well," says I, "by a little coöperation and your consent, which, of course, will be forthcoming, I can advertise more extensively

without cost to me than I have ever previously advertised and paid for it."

"How's that?" says Hawkins.

"It's this way," says I: "you leave this placing of advertising with me. I'll take care of it, and you should advise Shorty to not send out another ad. You know what I have paid the publishers when I was conducting the business on the ten-dollar plan. I paid them thousands and thousands of dollars a year. And, as a result, I don't believe many of the publishers with whom I used to advertise have forgotten me. I'll put Shorty to work getting out a circular letter, wherein I will inform the publishers that I am in position to hand them some business from a responsible real-estate broker. I'll impress upon them the fact that I have paid them thousands of dollars, and, in appreciation thereof, I'll ask a reciprocation in the way of gratuitous advertising. I'll vouch for your financial responsibility and integrity, but I'll inform the publishers that I should be compensated for my services and instrumentality, and agree to refer them to you, providing, of course, they will double the advertising rate on you and give me a free ad. of like size, for my instru-

mentality and influence exercised in getting them the business.”

“My dear co-worker,” says Hawkins, “I wish to congratulate you jointly, both in the name of the firm and myself.”

Simpkins also extended congratulations, and said that I should be recognized as the leading grafter of the nineteenth century, and that my name should go down in the annals of the profession as being one who “established new precedents in and made greater the possibilities of the profession.”

I rang for Shorty, and, in the presence of Hawkins and Simpkins, I dictated a letter to be sent to every publisher whose name was contained in the advertisers’ directory. The letter was to be written on my letter head, and read as follows :

“\_\_\_\_\_

“GENTLEMEN: I don’t suppose you have forgotten me. I believe, during the life of my real-estate business, a few years ago, I paid you more money than any one individual. In appreciation of the business I have given you, I ask a reciprocation which will involve no expense whatever on your part, nor will it lessen the price at which space is sold in your paper.

“It lies in my power to hand you a piece of business. I can refer you to a responsible attorney and real-estate man who is just starting up a new business, which is now on a good paying basis.

“The party is financially responsible, he is a good business

man, and has known nothing but prosperity since his inception into the business world.

"Please ask no questions, but, in brief, this is what I have to lay before you: This party wants to run a two-inch ad. in your paper every issue for six months, at the end of which time he will make payment therefor. I want to run an ad. of like size in your paper for the same length of time.

"My proposition is this: I want you to charge this party double advertising rates and run my ad. free for the same length of time by reason of my having been instrumental in landing the business for you.

"I don't care to answer questions or go into details with you, and you can signify whether or not you look upon the proposition with favor by words 'yes' or 'no.'

"Let me hear promptly, please.

Yours truly."

It was but a few days until I began to receive replies from the publishers. Not every one was favorable to the proposition, but three out of every four were. Some would state, in their letter accepting such a proposition, that they would accept such with the distinct understanding that I should at all times maintain a reticent attitude and never let it become known to a living soul. Some would, in their letter of acceptance, politely inform me that they were disinclined to accept such a proposition, but, in appreciation of the business I had given them in the past, they would, in this particular case, deviate from their straightforward business prin-



ciples to which the firm attributed its success. Some would unceremoniously reprimand me, and resent the insult of my even intimating that they would be disposed to participate in such an unscrupulous fraud upon the unknown "advertiser," and would further go on, and, in their letter of denunciation, they would state that I must be devoid of character, of honor, and that my career must be checkered. However, hundreds and hundreds of the publishers accepted the proposition and the respective businesses of the "INFALLIBLE COLLECTION AGENCY" and "Colonel David Peter Simpkins, Esq., Special Broker" began to pick up.

After a few days Simpkins began to receive ten-dollar drafts, checks, and money orders infrequently. Later they came in more frequent, and, considering that the only expense of Simpkins would be for stamps, his future bore a more propitious aspect as the life of the business increased.

But few weeks passed until they increased their office force. The great amount of mail and increased business made such absolutely necessary. More clerks and stenographers were hired and vigilance was at all times exercised to see that each clerk discharged his

duties without whiling away any of his time with no avail. Each clerk was at all times expected to work, and he did work, but he was well paid for all services rendered.

Not a day passed but what a steady increase in the daily receipts could be noticed, and Hawkins and Simpkins were becoming financially greater by a few hundred dollars each day.

As time passed and advertising bills became due, the business of Colonel David Peter Simpkins became a little different in its nature for the amusement of members of the firm, "innocent bystanders" and "hangers-around." Of course, the listing of property was still carried on, but, in addition thereto, the office, or rather the members of the firm, assumed humorous propensities and branched out into a "polite vaudeville house," at which no admission was charged, for amusement of certain people at the expense of others.

Dear reader, imagine, if you will, a string of collectors and bank clerks steadily ascending and descending the stairs each day, the object of their errand being to collect money from Colonel David Peter Simpkins. Imagine how it would look to see collectors and bank clerks

flocking the office and descending and ascending the stairs like a string of ants. It wouldn't have been so ludicrous if they had ever succeeded in getting any money from the Colonel, but efforts at such an impracticable feat were always futile.

I was amused at the Colonel one day, shortly after the advertising contracts began to come due. I had been in the office but an hour, and during that time twenty-eight persons called to talk money out of the Colonel. But their efforts were humorous and unsuccessful. Of the 28, six were attorneys representing publishing houses, four were individuals who made a specialty of collecting, and eighteen were bank clerks and collectors representing other agencies.

The office door was open that day, and I could see down the hallway. Four of the bank clerks and collectors were coming up the hall in single file, about the same distance apart, and one not familiar with the object of their errand would have thought they were practicing for some drill.

Simpkins arose from his chair and went to the door.

"You boys just wait there a few minutes

in your respective order. There has got to be some system adopted about this, and you fellows must take your turns."

They waited outside. Simpkins came in and sat down at his desk. He cut a piece of paper into four smaller pieces, and numbered them from one to four. He handed them to the respective collectors and informed each that this time he must "take his turn."

"You're first, numerically speaking," says Simpkins to No. 1. "What can I do for you?"

"I came to collect a bill for eighty dollars due such-and-such a publishing company."

"Do you like your work?" says the Colonel.

"Fairly well," says the collector.

"Collecting is a mighty fine vocation for a young man to take up for a life-work, and I think your selection of such an interesting work is a judicious one. It gives one food for thought and one always has something to do. I have often thought that I would like something of the kind, but I suppose I'm getting too old now."

"Well, what about the bill?" says the Collector.

"There's nothing about it that I know of,"

responded Simpkins ; “I suppose it is a bill, the same as any other bill.”

“Well, do you intend to pay it?” says the Collector.

“Not to you,” says Simpkins ; “it’s against the rules and by-laws of the firm to make payments for anything other than direct to the house.”

“I suppose, then,” says the Collector, “that it would be useless for me to try to get the money out of you.”

“It would,” says Simpkins, “as far as I know. Good-bye, my boy, good-bye,” was Simpkins’s concludent remark as he opened the door for No. 1 to egress and to permit of the ingression of No. 2.

“You’re next,” says Simpkins.

No. 2 came in. “What can I do for you?” says Simpkins.

“You can let me have sixty-five dollars in payment of this bill,” says No. 2. “I represent the Southern Collection Agency.”

“You do?” says Simpkins.

“I do,” says the Coll.

“It’s real sweet of you,” says Simpkins, “but the season hardly permits of your being so far north as Saint Louis, does it?”

"Come on across with the sixty-five," says No. 2.

"Now, young man, you're actually abusing me. You came right up here to my own office and are grossly insulting me and attempting to collect money. I don't know who you are, and consequently I'll pay my bills direct to the house. How were all the folks when you left Memphis?"

No. 2 failed to respond to the remark, and left the office.

"No. 3," says Simpkins, "you're next."

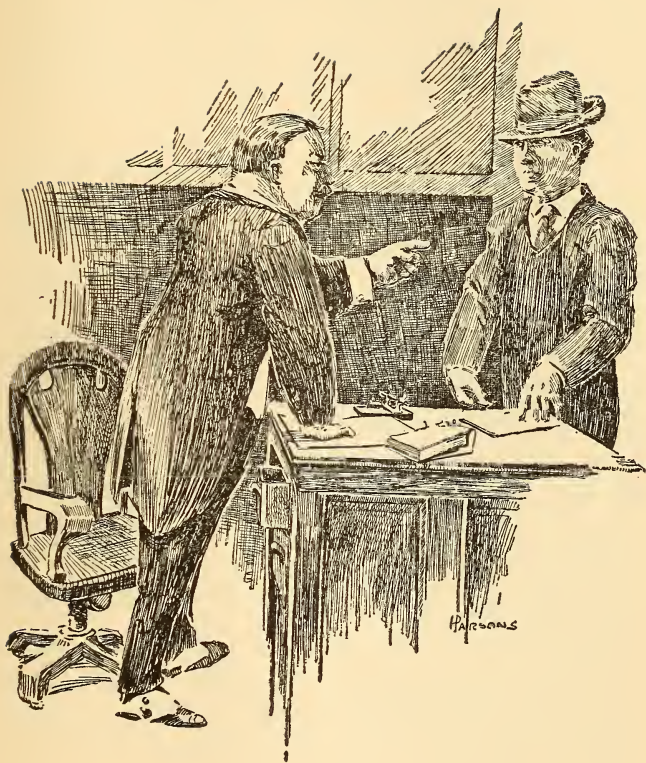
"I'm from such-and-such a bank, and have a draft on you for fifty dollars," says No. 3.

"I'm glad you called, son," says Simpkins. "I have been hard pressed for cash for the last few days, and that fifty will help considerably. Do you have the money with you to cash it?" continued Simpkins.

"You misunderstand me," says the Bank Clerk; "I have a draft on you; that is, such-and-such a publishing company requests our bank to collect the amount of the draft from you in payment for advertising you owe them."

"Young man," says Simpkins, "I never 'heerd' of such a thing. You're a thief, you're





*"Young man," says Simpkins, "I never 'heerd' of such a thing. You're a thief, you're a robber."*

a robber, you call here at my own office attempting to intimidate me and frighten me into paying you money. You are a black-mailer. Leave the office at once or I'll call the police."

No. 3 egressed.

"You're next, No. 4," says Simpkins.

"Here is a bill for forty dollars advertising," says No. 4.

"It's a very nice-looking bill, too," says Simpkins, "and I greatly admire the penmanship of the author of the bill and the artistic manner in which the bill is gotten up. I always did like those Old English type, and the bill is printed on such good bond paper, too."

"What are you giving me?" says the Coll. "I'm here to collect this money, and I mean to do it."

"You may proceed," says Simpkins; "but really, my boy, you are intimidating me, and you are not a nice man or you would not talk so roughly."

When a bank clerk or collector would come to the office and talk on the relevant subject, namely, why a certain bill should be paid, Hawkins and Simpkins would readily inform

him that there was nothing doing; that it was against the principles of the firm to make payments to any bank clerk, collector or agent of any publishing company or corporation whatever; that one of the principles to which the firm always adhered was to "always pay direct to the house." So, as far as getting money was concerned, the collectors and bank clerks were always immediately given to understand that such would be impossible and that there was nothing doing.

However, both Simpkins and Hawkins were the most agreeable persons ever; they were excellent conversationalists, and, when their time was not too busily occupied, they were at all times willing to confer with the clerks or collectors on matters pertaining to the weather, baseball, the industrial development of St. Louis, the amelioration of the adverse conditions with which the laboring man has to cope, and the Government ownership of railroads; they were also willing to debate with any professional or amateur collector on the relative popularity of Eugene V. Debs, William Jennings Bryan, or Doctor Cook; they would also converse and discourse with the collectors on "the high cost of living," or

the "cost of high living," and as to what particular remedy could be brought about that would tend to better conditions; they would also talk on race wars, white hopes and other current or historical topics. In fact, they were always willing to converse with the collectors or dispense information at any time on any subject if it did not pertain to the collection of money.

At the end of four months from Simpkins's inception into the new business he was taking in an average of from five to eight hundred dollars a day, and it is understood, of course, that, with the exception of forty or fifty dollars a day for postage stamps and a certain amount for clerk-hire, all was clear profit, to be divided equally between Hawkins and Simpkins.

But, as the life of the business increased, do not assume that the number of collectors who called at the office decreased in the least, because, dear reader, it did not.

Of course, not many months had passed until the collectors had learned that efforts to collect money from Simpkins were futile, but, of course, the bank clerks and collectors didn't all get paid on a commission, and they

called with as much regularity as though they had always gotten money. In fact, some of the collectors grew to like Simpkins: Simpkins had a droll manner of telling things, and his remarks invariably brought forth laughter when he was good-natured. Some of the collectors, therefore, realizing that their efforts to get money from him were unsuccessful, began to appreciate his humor, and they sort o' liked to while away a few minutes' time with Simpkins when they called, if he was in a good humor. They liked him because he was good-natured; when he was not too busy, he would deliver wit and humor to the bank clerks and collectors for a half-hour at a time, and they liked to listen to his chatter.

It would be useless here to explain the principles of the business, as they have previously been explained in this story. It was the same old daily routine, run exactly as it was when I was conducting the business, the only difference, of course, being that Simpkins, being irresponsible, paid no bills and spasmodically duped the advertisers, and I, being financially responsible, paid all bills to avoid suits being filed against me for non-payment.

But the terms and everything were exactly



the same, and each client was charged ten dollars for the honor of having the Colonel insert a two-line description of his or her property in some paper with small circulation.

Some of the advertisements were to be paid for in four and others in six months after their initial insertion. At the end of that time, of course, upon the failure and neglect of Simpkins to remit amounts covering, publishers became suspicious, and, when the advertisers found that they had been swindled, they therefore discontinued carrying Simpkins's ads., and, as they did so, so did the daily receipts of Simpkins decrease proportionately. Of course, the tens came in after the expiration of such advertising agreements, but they came in with decreasing frequency, and each day's mail brought in duns and bills from publishers galore. Daily he received letters from publishing companies in which they would threaten to bring suit for the non-payment of advertising; others would be lenient, and would try, in a nice way, to get Simpkins to remit; others would write abusive letters, and intimate therein to the Honorable Colonel David Peter Simpkins that he was a grafter,



thereby wounding Mr. Simpkins's feelings not one bit.

The bills came in in such numbers that the janitor work and the amount of coal consumed was considerably lessened when Hawkins one day suggested that the duns and bills be burned a natural death in one of Mr. Beckwith's Round-oak stoves for which a St. Louis hardware man would never receive payment. If Hawkins and Simpkins had been paying their fuel bills, I would have almost estimated that the duns alone would have decreased their fuel bill by half.

Everything had gone along all right as far as interference was concerned, until one day when I walked no other than Frederick P. Cones, a Post Office Inspector who had been in service of the Government for a number of years, previous to which time he was at the head of the largest private detective agency in Boston. He was one of the shrewdest men of his kind I had ever seen, and I don't suppose there was an illegitimate mail-order business conducted but what the proprietor had heard of this man Cones. Cones was a man who never gave a grafter any tips previous

to his visits. And he never swooped down on any fraudulent business without first having made a careful investigation as to all the methods of the business, and he always came with sufficient tangible evidence under his arm to prove fraudulent any business against which complaints may have been made to the Federal authorities.

Well, when this man Cones drifted into the office with a big bundle of complaints against Simpkins, the latter, of course, knew just exactly what was coming.

"I believe," says Cones, "that you are successor to Mr. Charles Green, Specialist, and that your name is David Peter Simpkins. Are you guilty?"

"I am," says Simpkins.

"Well, Mr. Simpkins," says the Cones man, "it seems that this business is sort of becoming a habit with certain of you unscrupulous scoundrels who hand out bait to the credulous in the way of deceptive advertising and circular letters that are never lived up to."

"It is," says Simpkins. "I've been expecting you, Mr. Cones, or one of your fellow-workers, for a long time. In fact, I haven't seen any of you post office inspectors for so

long that I was wondering if you weren't going to forget me."

"Not on your life," says the P. I. "We have kept track of you ever since you started out. We have frequently received complaints from clients whom you have defrauded for ten dollars per. Here are only a few of them," continued the P. I., as he untied a package which contained hundreds and hundreds of complaints. "These complaints are not only from clients whose property you have failed to sell for the ten-dollar fee, but some of them would indicate that you have branched out a little, and that, unlike Green and his predecessor, you have tried a little game on the advertisers. I have here scores of letters from publishing companies, each of which alleges that you have failed, neglected and refused to remit amounts due them for advertising in accordance with letter of agreement."

"If you show me," says Simpkins, "a written statement over my signature from a publishing company wherein I have refused to pay any outstanding bills against me, I'll buy you a hat."

"That's why I'm not prepared to indict you today," says the P. I., "merely because your

refusals to pay bills have not been in writing. But on this ten-dollar fee business," says the P. I., "I have you, Mr. Simpkins, and you'd just as well shut up your roller-top and bid the business good-bye."

"I'm on," says Simpkins; "I knew what was coming, Mr. Cones. Come across and let's have a little drink. I've worked my little imposition long enough, and I'll return all tens received from this date. I suppose I'll hear from you in a day or two," says Simpkins.

"You will," says the P. I., "and, unless all moneys are returned after this date, you will be indicted."

"I'm very grateful to you, Mr. Cones, for your admonition," says Simpkins, "and I will be governed accordingly."

They left the office and made their way to a near-by buffet, Cones taking with him his burdensome package of complaints.

During the time Simpkins had been conducting the business he had taken in over fifty thousand dollars. He had long been expecting this visit by the post office inspector, and, therefore, he was not in the least surprised or disappointed. In fact, when he started the business, he had nothing to lose

and everything to gain, and, had he been able to conduct the business for but thirty days, he would have been well satisfied.

In a few minutes in walked John Hawkins.

"My dear Hawkins," says Simpkins, "the honor is all yours and the firm-name will be John Hawkins, Esq., Special Broker."

"Oh, I see," says Hawkins; "you've had a caller."

"I have," says Simpkins, "and it is a mystery to me that some P. I. has not visited us before this. Here we've been taking in the tens for nearly six months without detection, or rather molestation, and when we assumed management of the business, I really didn't think we'd last over a couple of months."

"Neither did I," says Hawkins. "I think you've done exceedingly well, and, if I can last as long, we should be able to bring home as much money as Jack Johnson paid for dress suits to attend the Coronation and for getting his touring cars equipped with gold trimmings."

The reader will probably wonder what disposition was made of the family driving horse

and rig which I received from Charles Green for my commission and instrumentality exercised in selling the business to Simpkins and Hawkins. Well, I put an alluring little ad. in the "want ad." column of a local paper. Therein I claimed remote relationship between the nag and Dan Patch; I claimed for her that she could do a mile in a little over 2:40, but, of course, I did not suggest subjecting her to a test for the purpose of corroborating the authenticity of my statement; I also claimed, in the ad., that she was as "gentle as a lamb."

Well, on the following day a typical unsophisticated farmer rube called at the office. It was on a cold February morning, and amid the farmer's natural hirsute adornment were intermingling icicles, wheat-straws, et cetera, which were set off by a beautiful and harmonizing color scheme of tobacco-juice. He was a rube pure and simple, and he looked and later proved to be credulous.

He alleged that he lived a few miles from St. Louis; that his daughter was attending school in St. Louis, and daily drove to and from home to school. But he said what he



wanted was a good, gentle horse, which he could trust his daughter to drive without jeopardizing her life.

Well, I assured the gent that the nag of which I would dispose was as "docile as a lamb;" that she had never, to my knowledge, manifested any refractory or recalcitrant propensities or inclinations; that I had driven her for several years, but could not recall a single instance where she had endeavored to perform or maintain her equilibrium with the aid of but two or less feet; that she would flirt with steam calliopes, and that the resonance of their music was pleasing to her ears; that she had been known, while in close propinquity to a threshing-machine, to scoff at it and give evidence of a combative and pugnacious disposition, yet palpably maintaining her serenity at same time; and that she was a quadruped of which any man or woman might be proud.

Well, the gent took out a roll of bills about as big as a man's fist, and, removing therefrom a rubber band, he peeled off six hundred dollars' worth of various denominations.

In return for this the gent received the

horse, rig, harness and outfit complete, and thanked me.

In a few minutes after the deal was closed Hawkins and Simpkins appeared in the office. I gave them each two hundred; retained the other two hundred for incidentals. We then shook hands, made our way to a near-by buffet and proceeded to drink and discourse on the propitious coöperation which characterized the second victimization of the credulous Mr. Green.

## CHAPTER VII.

### HAWKINS AND SIMPKINS

A few days after the threatened indictment of Simpkins, Hawkins immediately proceeded to do things.

He ordered a hundred thousand circular letters printed, and also a corresponding number of circulars, pamphlets, gummed labels bearing his photo, and various other literature, to be inclosed with outgoing mail.

Of course, Simpkins had never paid for the letters and stationery he had used in the business, and Hawkins, therefore, placed his order with another firm, as he thought the circular letter specialist might associate him with Simpkins and refuse to accept his order without pay, because of similarity in the nature of the businesses and also the same geographical location thereof.

Well, when he placed his order for this big lot of advertising and literature, the company accepted it without reluctance or hesitation or without investigation as to the financial responsibility of Hawkins, as they assumed,

from the size of the order, that he was financially responsible and would outdo any competitor conducting a business of a like nature.

The order for stationery, etc., was soon filled, and, upon receipt thereof, Shorty disengaged himself from a state of inactivity and reminiscences of the past, and started to sending out letters, advertising, etc., to such an extent that I assumed, for a time, he was endeavoring to establish a new world's record for speed and endurance which would give the best in the Modern Order of Key Tappers and Amanuenses Union something to think about and strive to attain.

Because all advertisers had so recently been duped by Simpkins, they seemed to profit by experience, and, in placing his advertising, Hawkins learned that only a very small proportion of the advertisers were disposed to extend him credit for advertising—they had been duped by Simpkins and some of them remembered it. However, hundreds and hundreds of advertisers accepted Hawkins's ad. with the understanding that same would be paid for in three or four months. Hawkins thought he would do well to last three months, and therefore there was no reason why he

should ask the publishers to extend him credit and run his ads. beyond that time; and a great many publishing companies extended him credit for three months without hesitation, whereas, had he requested six months' time, more of the publishers would have been disinclined to accept his advertising.

But hundreds of publishing houses accepted his ads., and soon the business of John Hawkins, Esquire, Special Broker, began to take on an active aspect, and the result of Hawkins's first advertising was bringing in the tens before many days had passed.

I happened to be in the office when Hawkins picked the first ten-dollar bill out of the mail received after the business was run under his name. Hawkins looked at that ten, then at me.

"My dear co-worker," says Hawkins, "notice this."

"Oh, I see," says I, and we shook hands.

"I want to again congratulate you," says Hawkins, "for giving us the tip to take advantage of this opportunity which both Simpkins and I overlooked; it has already been the means of augmenting our financial capabilities by several thousand dollars, and

I assure you that I'm going to disincorporate myself from participation in petty grafts that require itinerants as participants. I'm through with petty grafts for all time, and ever since Simpkins's inception I've been daily more keenly realizing that there's nothing to these petty grafts. There's nothing like leaning back in the leather chairs, puffing your Havanas and picking ten-dollar bills out of the mail, and I'm sure I wouldn't want anything better than this little old real-estate graft as long as it lasts; and it don't need to last long until one is something to the good."

"Well," says I, "I'm mighty glad, Hawkins, that you are finally getting wise, and ever since you first lit in Saint Louis and began slipping your Celebrated Pain Allayer over on the dear public, I knew it would be only a matter of time until you would begin to appreciate the wisdom of my contention that petty graft is unwise if one is capable of devoting his idle moments to something more prolific and higher up in the profession."

"There's one thing about petty grafts, however," says Hawkins: "they are the best for one upon starting out in the profession;



they don't require as much capital and the profit is proportionately as great. And, too, petty graft is better for a beginner, as it brings one in contact with all classes of people; it creates a sort of inclination to meet people, and it tends to enable one to learn more of human nature and intuitively comply with its wants."

"You're right," says I; "but, my dear Hawkins, changing the subject rather abruptly, that ten-dollar bill you just took out of the mail takes me back to the days when I used to receive them galore. If I'd been running the business yet, I believe I'd been taking in twenty-five hundred dollars a day. Those were good old days, and there was always something doing. I sit in my office now, sometimes, and the collection and legal business is so small in comparison to what I once was accustomed, that I long to be actively engaged in some purely legitimate swindle where there is something doing all the time.

"However, I should be satisfied, as I have enough to keep the wolf away from the door for all time; but, my nature is not to be idle, and the inactivity of my business now seems

to create indolence and it makes me nervous and engenders a desire to be up and 'do things' as I used to do."

"I know just how you feel about it," says Hawkins, "especially after being accustomed to taking in as much as you used to—it certainly was the hardest blow you ever received when they threatened you with the issuance of a fraud order."

"But, all I can say," says I, "I hope you will do as well as Simpkins has done, and I don't see any reason why you should not. Of course, a man can't always tell just when these post office inspectors are going to swoop down on one; they generally drop around when they are the least expected, and there is no telling how long you'll last, Hawkins; but it certainly gives one lots of satisfaction to know that he is backing a graft that really is a graft, and that pays well while hostilities are on. You and Simpkins should be able to grind out thirty thousand dollars if you last three months, and you can always remember, Hawkins, that I am at your service and if I can ever render any practical assistance, such is yours for the asking."

"I thank you," says Hawkins, and I left the office.

As time passed, the business of "Jno. Hawkins, Esq., Special Broker," began to increase and in thirty days after his inception he was taking in over four hundred dollars a day, all of which, with the exception of postage on outgoing mail and clerical hire, was clear profit.

As time went on and the daily receipts increased, additions were made to Hawkins's clerical force, and, after he had been in business for ten weeks, it required the services of ten clerks and stenographers to handle the outgoing mail. It generally took an hour's time each afternoon to get out the mail, that is, to fold, seal, inclose and stamp it, and in this each clerk participated. The mail generally filled five good-sized waste-baskets to their capacities.

It was shortly after Hawkins began to take in the tens that one day Charles Green appeared on the scene.

"Why, how do you do, Mr. Green?" says Hawkins, extending his hand complacently just as though he was really "dee-lighted" to

see the one whose finances had, then a few months ago, been depleted.

"Right smart," says Green.

"How's everything in general?" says Hawkins.

"Right smart, uh guess," says Green.

"You don't get around to see us very frequently," says Hawkins, "and I often wondered what became of you. I thought possibly you had left the city, as I have often made inquiry about you and as to your whereabouts, but my efforts to get any authentic information have always been futile."

"I've been around town all the time," says Green.

"And how about those shares in the Inextant Copper Company of Kansas City, Missouri, Mr. Green? Since I first met you I've often thought about your contemplated purchase of shares in that company, and I am in hopes you have gotten in on the ground floor."

"I never bought any myself," says Green, "but my frau purchased twenty-five shares with some money she had."

"Oh, I see," says Hawkins, "and has she

found the company to be prompt in the payment of dividends?"

"Not very," says Green; "she bought the stock five months ago, and the company was to pay a monthly dividend of twenty per cent. However, I know, from what the agent said, that the company is all right. It's just possible," continued Green, "that they've overlooked her."

"Well, Mr. Green," says Hawkins, "if she's had the stock five months and received no dividends yet, it would be well to call their attention to the inadvertence, would it not?"

"Well," says Green, "the frau has written them, but I suppose they are too busy to reply."

"Changing the subject, Mr. Green," says Hawkins, "I believe my note must be about due, isn't it?"

"Yes," says Green, "it was due yesterday."

"It's strange," says Hawkins, "but my aunt's estate is still pending in the New York court. It was set for trial last month, but some technicality in the process of litigation of the case made it necessary to set the case over until the next term of court. I'm sorry

about that, too, Mr. Green, as I cannot meet your note at this time; in fact, I cannot meet it until the estate is settled.

"But we are now running the business, Mr. Green, and it will soon be on a good paying basis. We are taking in some money, now," continued Hawkins, "but we pay out so much for stamps, advertising, etc., in fact nearly all of our daily receipts go for advertising. However, to show you that my honesty and integrity cannot be questioned and that my intentions are the very best, Mr. Green, I'll pay you ten dollars each day on the note until you are paid in full."

Of course, Hawkins knew that Green would practically make the office his headquarters and that he would be expecting payments on the note. Therefore, inasmuch as Hawkins's daily receipts were several hundred dollars and his only expense was for stamps and clerical hire, he knew that, during the life of the business, he could daily part with a pittance of ten dollars; therefore, Hawkins promised Green to pay him ten dollars each day, providing the latter would call at the office therefor.

Green readily acquiesced; in fact, he was



well pleased with Hawkins's proposition, and he called at the office daily for his ten, and, from all outward appearances, this ten-dollar pittance proved conciliatory and Hawkins's extreme generosity won for him Green's unreserved esteem. It had never been the custom of Hawkins to pay for anything except stamps and clerical hire, and, one day after Green had pocketed his ten and left the office, I asked Hawkins if it was not through a careless inadvertence that he made a payment to Green. Thereupon, Hawkins apologized to me for his philanthropic proclivities, and, as an excuse for such, he said it was worth ten dollars a day to rid the office of Green.

Well, the business was conducted under the name of Hawkins for a little over three months, and during that time the net proceeds were a little over twenty-eight thousand dollars. Of this twenty-eight thousand dollars, a little over four thousand was expended for postage, fifteen hundred for labor, and the balance divided equally between Hawkins and Simpkins.

Of course, the result of Simpkins's advertising while the business was conducted under his name, considerably augmented the re-

ceipts while Hawkins was running it. Simpkins had advertised so extensively that not a day passed but what scores and scores of letters were addressed to him after the firm-name had been changed to Hawkins, and the ads. of Simpkins had weeks ago been discontinued; and all such letters, of course, merely requested information as to terms and methods of disposing of real estate, and of course Hawkins in each case sent out letters and literature to them the same as though they had made inquiry from him direct; and, of course, Hawkins's letters and literature served the purpose admirably in such cases—the property-owners merely wanted to sell, and, when they received Hawkins's letters, they would of course be led to believe thereby that Hawkins was just as great a “specialist” as Simpkins. You understand, dear reader, they were both specialists in their particular line, but neither gent could ever have been accused of having made a sale knowingly.

After three months the advertising letters of agreement began to fall due, and Hawkins was being visited by collectors and bank clerks galore. And frequently when the collectors would call, they would, in addition to the bill

they held against Hawkins, also present, for payment, a bill against Simpkins, due the same publishing company which they were representing. Hawkins always politely or otherwise informed the collectors that he always paid direct to the house.

He also informed the ones who were trying to collect from Simpkins, especially in the absence of the latter, that Simpkins was old enough to vote and to look after his own business; that it was not his custom to pay advertising bills which should be collected from Simpkins.

The collectors were becoming numerous; the advertising of Hawkins was also being canceled at the end of three months, account non-payment of bills therefor, and therefore the business bore a less lucrative aspect after the ads. were discontinued.

Therefore, the daily receipts were so small that Hawkins did not care whether the business lasted much longer or not: after one is once accustomed to taking in from three to five hundred dollars a day, a daily income of one hundred looks small. And Hawkins had so much money that he wanted to indulge in a spasmodic dissemination thereof.

One day in drifts a Post Office Inspector, and, considering the then comparative inactivity of the business, Hawkins was glad he called.

"Is this the Honorable John Hawkins, Special Broker, Successor to The Honorable Colonel David Peter Simpkins, Esquire, who succeeded Charles Green, et al.?"

"I am no other," says Hawkins.

"When did you acquire this business from your predecessor?" says the P. I.

"A little over three months ago," says Hawkins.

"Has the business proven profitable at all times," says the P. I.

"My dear Inspector," says Hawkins, "why subject me to this humorous direct examination. Come over to the café and let's have lunch. I can't talk on an empty stomach."

"I thank you," says the P. I.

Hawkins extended to me an invitation to wine and dine with him and the Post Office Inspector, which invitation, of course, was readily accepted, as at that time I felt that nothing would be more satiating than a tenderloin steak smothered in mushrooms and tomato sauce, which I might devour with pre-

ternatural voracity while a pretty little French girl, accompanied by an orchestra, sang a few spasms of "All That I Ask Is Love and Clothes," et cet.

Well, Hawkins and I ordered nothing in particular but everything in general, while the Post Office Inspector turned in so "modest" an order that I thought possibly he was under the impression that the "lunch" was going to be "on him." I asked the gent if he was troubled with dyspepsia. He said he was not, but that he wasn't accustomed to eating very heartily.

Well, the Post Office Inspector enjoyed the lunch, and, considering the number of previous threatened indictments upon persons conducting the business, Hawkins attributed the fact of his not having been indicted in this case solely to the hospitality he and I accorded the Government person.

After lunch Hawkins and I took Mr. Post Office Inspector over to the bar and requested that he make known to the bartender his favorite of the varied and kindred brands of "bottled-in-bond" goods that were before us.

The gent informed us that he had always had an affection for and been partial to "plain

old Guckenheimer without the water." Hawkins and I had no particular choice. All we wanted to know was that the bartender vended the P. I.'s favorite brand, and, when the emissary ordered up, Hawkins and I "took the same."

Well, we stood over that bar and ordered the drinks, repeating the performance quite frequently, and by the time we had ordered a dozen times around, we assumed humorous and loquacious proclivities. We conversed and discoursed and exchanged wit and humor on current topics; we talked of the difficulties and adversities encountered in, as well as the bright sides of, our respective grafts and professions. Hawkins was always eloquent when his profession was under discussion, and he narrated to us everything he had done since he was old enough to perceive and observe, and then he requested each of us to give him our private memoirs in detail.

At a little after 3:30 P. M. that afternoon Hawkins and I began to perceive that Uncle Sam's emissary was having extreme difficulty in maintaining his equilibrium, even with the aid of the bar, and we intimated that we had an important engagement at 4. Had we not

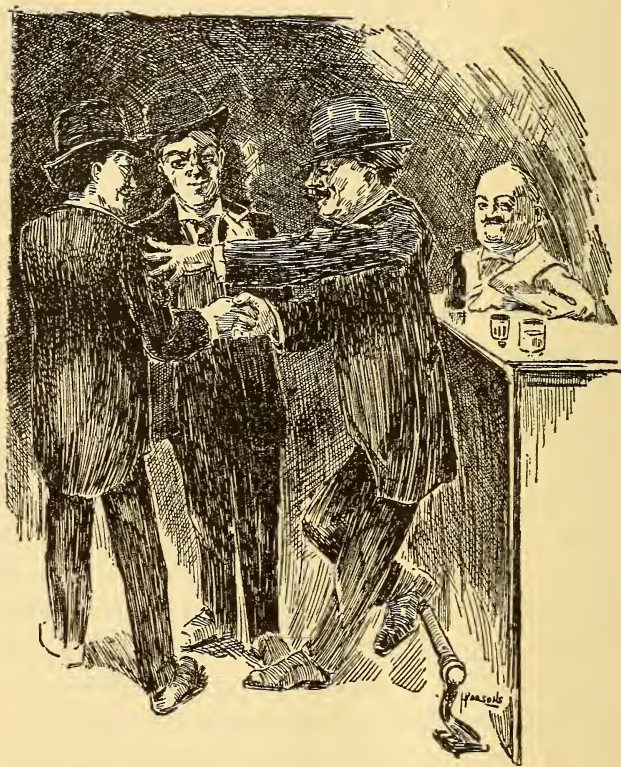


done so at that time, it would have been only a matter of a few minutes until we would have had a "drunken man on our hands to contend with," and we immediately left at 3:40 to avoid subjecting ourselves to the humiliation of being found in company with a drunken man.

When we excused ourselves to leave, the Post Office Inspector grasped our hands tenderly and said: "Ge'men, some feed. Like yer size; like yer eyes. Hic,—say, kin yuh gimme job 'spector for Real State Speshl Brokr? Yer sweetest Little Girls in District of Colm'bia."

We didn't require the services of any post office inspectors at the time, and, as we bade him good-bye, we extended to him a cordial invitation to call at the office any time he was in town. But I don't suppose the gent remembers anything about the invitation.

Hawkins had no particular object in getting the P. I. "soused." He merely wanted to see if a post office inspector was susceptible to what, in a way, might be called bribery; or, if it would not come under that head, he wanted to prove to himself that hospitality and benigance will sometimes win the esteem



*"Yer sweetest Little Girls in District of Colm'bia."*

and change the attitude of those working against one.

Due solely to lack of advertising, the daily receipts of Hawkins were becoming smaller as time passed; so small that, after a few weeks, Hawkins forgot the past, ignored the present, and began to devote his thoughts to some original but illegitimate swindle for the future. He had thousands of letter heads bearing his name. They were practically a work of art, and were printed on the best of bond paper.

One day he concocted a new idea, and he adopted a new system. He knew he had an alluring letter head and that mail-order houses, brewers, etc., would promptly fill, in nearly every case, any order he would place with them, and send bill therefor the first of the following month.

A friend had one day given Hawkins a small directory which was supposed, at time of issue, to contain the names of all the leading cigar manufactories in the United States which employed union labor.

And it was during Hawkins's idle moments that he was scanning its pages, when he decided he wanted to start in a new business.

"Take a letter," says Hawkins to Shorty.

"You understand, Shorty, that this is just a circular letter, which I want you to begin sending to each of the cigarmakers and manufacturing firms whose firm-name appears in this directory, with the exception of course, of local concerns."

"GENTLEMEN:

"Please send me six boxes of what you consider your best five-cent cigars.

"I would also thank you to send me six boxes of your best ten-centers.

"If I like them I'll remember you in future.

"Please send same promptly by express, letting bill for same come forward the first of the month, when I will remit promptly.

"Thanking you in advance for any promptness you may exercise in filling this order, I am,

Very truly yours,

(Signed) JOHN HAWKINS."

It was but a few days until the wagons of every express company in town were stopping in front of Hawkins's office, and the drivers thereof were packing packages of cigars up to Hawkins's office. And in nearly every case the express charges on the cigars had been pre-paid by the firm with whom Hawkins had placed the order.

The packages of cigars soon began to arrive in such numbers that Hawkins had to rent a

room across the hall from his office to serve as a cigar repository.

I drifted into Hawkins's office one day about a week after he had started ordering cigars.

"I'm getting a good line of cigars and I think we'll have to have a smoker."

"I congratulate you," says I; "but you might take me to them."

"Those were my intentions," says Hawkins; "follow me."

Well, he takes me into a room across the hall, and I would estimate that the room contained no less than twenty-five hundred boxes of cigars of the five- and ten-cent kind.

"My dear Hawkins," says I, "what disposition are you going to make of the lot?"

"Oh, that's easy," says Hawkins; "I'm going to start up a cigar store in some rube's name and sell all cigars at half-price. Of course, they are the best five- and ten-centers on the market, and I see no reason why I should encounter any adverse difficulties in selling Henry Georges and other like-priced smokes for five cents. And, too," continued Hawkins, "if it's too big a stock for one cigar



store I'll be generous with my friends and relatives and give part of 'em away."

"An excellent thought," says I.

Well, I left the office and bought an evening paper. As was usually my custom, I scanned the want ad. columns and the following appeared at the head thereof:

"WANTED AT ONCE: Wide-awake young man of sound business principles and good judgment who would like to go into business for himself and act in a managerial capacity. He must be a neat dresser. He must be cordial, polite and courteous, and capable of retaining the patronage of customers. He must be able to pose as proprietor and let the business assume his name. He must have \$1000 to invest. THIS IS PURELY A LIVE-WIRE PROPOSITION. Call at 1635 — Street."

After perusal thereof I knew at once from where it emanated.

Just for a "kid" I thought I would go around and apply for the managership of this new concern, for the purpose of complimenting Hawkins on his literary concoction.

When I arrived at his office he was telling applicant number one what would be required of him.

Said applicant No. 1 was what a "rough boy" would invariably classify as a "typical city pinhead." If he had the thousand he must have forged his father's name to a check,



as his hands bore no perceptible evidence of his ever having been engaged in anything coming under the implications to be drawn from the word "work."

"What I want," says Hawkins to the youth, "is a MAN of absolute honesty and integrity and whom I can trust. My object in wanting you to acquire a portion of the business is that, under such a condition, you will then have a personal incentive to devote all your time to the best interests of the business. Of course, I might have hired some young man for fifteen dollars a week, but I can't be around the business much myself, and I want some one who has a good head—some one who can assume responsibility.

"The business I have in mind is a retail cigar store which will dispose of cigars to the public at less than wholesale prices. It's purely a live-wire proposition, and I have devised a new theory which will enable you to sell all the best brands of cigars for half-price. I have long had a desire to promote something of the kind, and I am now in position to back you up in a business-like manner.

"I presume you would be willing," says Hawkins, "to devote your entire time to the

business in case I make you manager of the concern?"

"I would," says the chap, as he inflated his chest and assumed an air of importance and self-esteem.

"Well," says Hawkins, "you are just the man I want. I think you have about the proper material in you and I'll let you in on the proposition if you'll promise to stay with me with the guarantee on my part that you will be well compensated for your services and that the proceeds from your thousand-dollar investment will be sufficiently large to warrant your devoting your time exclusively to the best interests of the business. If you ever become dissatisfied with the returns you will get on your investment, I'll give you a written agreement to return your thousand dollars the very moment you make known to me your dissatisfaction."

"Well," says the youth, who was swelling up like a pouter pigeon on exhibition at a State Fair, "how long will I have to decide whether or not to accept your proposition?"

"I assure you," says Hawkins, "that there is no particular hurry, as I have not as yet rented quarters for the business, but will, in

the next few days, at which time I hope to have your decision. I want to get a good location down in the business part of town, where there will be something doing all the time."

"And I presume," says the youth, "that my services will become effective as soon as you will have landed a location."

"They will," says Hawkins. "I have everything in readiness. I have my complete stock of cigars already, and all there will be to do is to rent a place of business, install the requisite fixtures, do a little advertising, and hostilities will be on."

"Before we go further," says Hawkins, "I want you to understand that you are to be manager and proprietor of the concern. The business will be conducted under your name, and, if you get in on this proposition, it will be with the distinct understanding that you will pose as sole owner of the business. You will pay all bills; you will be expected to attend to advertising and everything that comes up in connection within the business without calling on me for assistance, as I have other businesses, the nature of which necessitates the devotion of my time exclusively thereto."

"It will also be with the distinct understanding that you will never make known to anyone that I am in any way connected with the business. However, if anything comes up and it is absolutely imperative that you have advice or assistance of any nature whatever, I will help you in any way I can, with the understanding, of course, that such will be treated confidential and that you will call at my office therefor when such emergencies arise.

"I have laid in a ten-thousand-dollar stock of cigars," continued Hawkins, "and, for your services, you will be paid a salary of twenty-five dollars a week during the life of the business; and on your investment you will be permitted to retain twenty per cent of the net proceeds."

"That's perfectly satisfactory to me," says the soon-to-be proprietor.

"We'd just as well write up the agreement now," says Hawkins, "if you have the thousand with you."

"I have," says the youth, "and it's perfectly agreeable to me at any time."

Well, Hawkins dictated an agreement to

Shorty whereby the rising youth who would soon enter into the business world would, in consideration of payment of one thousand dollars cash in hand and the devotion of his time exclusively to the business, be made proprietor, manager, vice-president, treasurer and chairman of the executive board of a cigar store which would bear his name.

The youth handed Hawkins one thousand dollars, and, after signatures had been appended to the agreement, I affixed my notarial seal and witnessed the transaction.

Hawkins took the aspirant's name and address and was to notify him by 'phone as soon as a location for the business had been chosen.

The following day Hawkins began a search for a good location in the business center of town. He had not made a very diligent search until he came upon a desirable location in the heart of St. Louis, which rented for \$225 per month. Hawkins, of course, did not get the information from the agent who rented the building—he obtained it from a Dago who vended peanuts and popcorn to passers-by at the nominal sum of five cents the sack.

Well, when Hawkins got all the information

he could from the Dago, he called up the Vice-President of this new cigar store and asked the youth to call at his office.

Upon the Proprietor's arrival, Hawkins told him of the new location. He gave the youth \$225 to pay the first month's rent. He told the Proprietor that the necessary fixtures would arrive in a day or two from a Kansas City firm, when they would be ready for business. Hawkins had ordered the fixtures a day or so previous from an out-of-town concern in order to more conveniently evade the payment therefor.

In a few days the fixtures arrived, and the youth had rented the building, securing a lease thereon for six months.

The fixtures and stock were installed, and the Proprietor assumed an air of dignity and importance, and he possibly thought his responsibility was as great as though he had been in charge of the Harriman Lines.

Hawkins wrote alluring ads. for local papers, which were to appear over the name of the Proprietor. In doing so, of course, he sent them to the manager of the cigar store by mail and instructed him to place same with local papers.



No sooner had the business opened for operation than laboring men as well as men of import were calling at this new cigar store. The laborers would call for their favorite brand of cabbage-leaves and the connoisseurs and "men higher up" would order their favorite Havana-filled smokes, proceed to puff thereon, and wonder what could possibly have brought about a condition whereby the generally prevalent high price of cigars was so materially reduced that they could smoke whatever brand of cigar they might choose at the "ridiculous and scandalous" reduction of fifty per cent.

Some would take home several boxes, thinking, possibly, that the low price was put on purely for "advertising purposes," and that the firm's prices might soon be raised to the same basis as those prevailing at other like, but legitimate establishments.

Well, the aspiring chap ran the business for nearly six months. Agents of various cigar manufactories frequently called on him and tried to ascertain from him of whom he purchased the cigars, and how it was that he was disposing of them at wholesale prices.

But the Vice-President and General Man-

ager of this cigar store had been cautioned by Hawkins to maintain a reticent attitude regarding the business which he was conducting.

He profited by and lived up to the wishes and admonitions of Hawkins, and efforts by representatives of cigar manufactories to get him to become loquacious were futile—in other words, he closed up just like a clam when pumped for information.

Therefore, the business was conducted without any molestation or interference whatever, and at the end of twenty-two weeks from his inception there was not a cigar left in the house.

The business, therefore, was abandoned by order of John Hawkins, Esquire, who had cleaned up a little over ten thousand dollars clear profit during the brevity of the business.

## CHAPTER VIII.

### THE WASHINGTON HOUSE

One day I was reclining in one of my "lazy" chairs, decreasing the length of one of Hawkins's complimentary cigars ; I was in a sort of reminiscent mood, thinking of the past and trying to concoct something new and original, when I removed my feet from my "roller-top" and arose to salute a gent of perhaps 45 summers, who broke the monotony by introducing himself as Mr. C. R. Edulous.

"Are you the proprietor?" he asked.

"I am no other," says I.

"Well," says the gent, "I presume you have heard of me."

"I cannot recall," says I, "of ever having had the honor of meeting you, Mr. Edulous, or of having read of you through the Associated Press reports, although I daily peruse all the leading local papers in my endeavor to keep conversant with the social, economic, political and intellectual conditions with which the public must inevitably cope ; and I think I know, or have read of, all of the leading

present day politicians; I am also, pugilistically speaking, thoroughly conversant with the aspirations of white hopes such as Jim Flynn, Carl Morris, *et al.*, and the resultant effects of said aspirations upon the aspirants; I also know of Eugene V. Debbs and Booker T. Washington;—but I can't remember of ever having heard of you. But I am perfectly willing to listen to anything you have to say, or hear you elucidate on any particular graft you may have up your sleeve."

"It's no graft, I assure you," says the gent; "it's purely a legitimate proposition. It's this way: I'm proprietor of The Washington House, one of the best thirty-room hotels in St. Louis. I've been conducting the business for years, and have a lease on the building for ten years to come. During the time I have been in the hotel business I've made enough money to keep the wolf away from the door for the rest of my years, and I want to sever my connection with the hotel and retire."

"I understand," says I; "in brief, you want to dispose of the business and fixtures and furniture used in connection therewith."

"I do," says Mr. Edulous; "that's it exactly. I rent the hotel itself, but would dis-

pose of the fixtures, the lease, and the right to conduct the business, for ten thousand dollars."

"Your price is undoubtedly very moderate, Mr. Edulous, but I regret to say that I could do nothing for you. During the many years that I have been in the real-estate business, I cannot recall a single instance of ever having met up with a prospective buyer for a hotel. And, too, this Washington House is a new one on me; it certainly can't be doing a very good business, because I've never heard of the hotel as long as I've been in St. Louis."

"I beg your pardon," says Mr. Edulous, "but the hotel has at all times proven profitable; in fact, it has brought me in so much money since my inception that I am now going to retire, as aforesaid, as soon as I can dispose of the fixtures and lease. We do a good business, and I am ready at any time to have you look over the hotel, and if I can't convince you that it's worth the price, I'll pay you for your time consumed in looking through it."

"Well, I can't see any reason why I should spend any of my time going out to the outskirts of town to look at a hotel, when I don't want to buy one myself and there is only

remote possibility that I would ever have inquiry for such a business."

This Edulous gent thereupon assured me that, if I passed up making an effort to dispose of the business for him, I would be overlooking a mighty good proposition. Of course it was not my custom to let any man talk me into anything or tell me what I should or should not do, but I thought a little outing would sort of rejuvenate me, and, as I had nothing to do at the office, I accepted his invitation to inspect The Washington House, and we hopped in my car and made our way thereto.

It was in East Saint Louis, and, upon arrival thereat, the gent proceeded to tell me that there was no limit to what might be made in the hotel business, and assured me that I should dispose of it readily for the price he asked.

It was obviously doing a good business and was a mighty respectable-looking hostelry. From all appearances everything tended to bear out the proprietor in his statement that the hotel was actually conducting a lucrative business, and that his desire to sever his con-



nection therewith was not due to lack of business.

Every room in the house was well furnished, and the furniture and fixtures, though they bore evidence of rough usage, were at one time of the very best.

But I had never had any calls for a hotel, neither did I expect to have, and I was perfectly frank with the Edulous gent and told him that his proposition was not alluring or attractive to me, and that I did not propose to spend money advertising something for sale when there would be only a slight possibility that I would ever have any calls therefor.

I looked through the hotel, told Edulous "good day" and hopped into my car and made my way to the office. At that time, I never expected to entertain for a minute the thought of trying to dispose of the business for the proprietor thereof, who wanted to retire.

On the following day Mr. Edulous again appeared on the scene and asked me if I would not make some effort to dispose of the hotel for him.

"I cannot offer you any encouragement," says I; "and I might say, Mr. Edulous, that

you could sell it yourself without much difficulty if you would exercise as much persistency as you have in getting me to dispose of it for you. I'll admit that persistency sometimes works wonders, and I'll give you one hundred per cent thereon. I wouldn't for a minute undertake to sell such a hotel for any other man, but I'll see what I can do for you, and you can attribute the fact of my making an effort to dispose of your hotel solely to your persistency."

No sooner had the Edulous gent left the office and descended the stairs, when in walked my respected friend and co-worker, John Hawkins, Esquire.

"My dear Hawkins," says I, "you just drifted in at an opportune time to give me an idea in an effort to determine the practicality of a newly devised theory, to which I have just begun to give considerable thought."

"Well," says Hawkins, "right glad I am to always be on the job, and if I can render any practical assistance or aid in fostering the business with the idea in view of ultimately augmenting our finances, I am on."

"Of course, I assumed you would be, Hawkins," says I, "as it would certainly have been

a new thing for you to have refused. And right here in this connection, Hawkins, I want to express my gratitude and appreciation to you for the hearty coöperation and assistance you have at all times manifested since we began work in conjunction. Since I first took up the profession for a livelihood, Hawkins, I have never yet met up with as valuable a professional as yourself. I attribute my success a great deal to your willingness and instrumentality exercised in victimizing certain dupes. Your coöperation has, in lots of cases, hastened certain victimizations to such an extent that careful previous investigations by the prospective dupes have been eliminated. You work as high up in the ranks of the profession as any man I have ever seen, and I attribute some of my best work to your originality, coöperation and instrumentality."

"My dear co-worker," says Hawkins, "I am surely grateful to you for your expression of appreciation, but I have certainly been well compensated for any services rendered, and I assuredly have been fortunate in having an opportunity to increase my knowledge on some of your grafts for a Man Higher Up. When I first began to work with you my

knowledge of grafts which could not be classified as "petty" was yet in the rudimentary and embryonic stage only; you've talked me out of the petty-graft business; you've demonstrated the feasibility of something more prolific, and, since we have been working together, I have enjoyed it all.

"But," says Hawkins, "what's this new theory you have in mind?"

"It's this way," says I: "The proprietor of The Washington House called at the office a few days ago. He says he has made so much money since he has been in the hotel business that he wants to sell the fixtures, furniture, the lease, and the right to conduct the business. He wants ten thousand for the lot, and says he is going to retire as soon as he can dispose of his holdings."

"I've never heard of The Washington House," says Hawkins; "where is it located?"

"Oh, it's down in East St. Louis. The proprietor, Mr. Edulous, called the other day and wanted me to try to dispose of it for him. I told him that I could find better use for my time and money than to advertise a hotel for sale, and that I wouldn't undertake

to sell it under any circumstances, as I never have any prospective buyers for hotels. Well, the gent wouldn't take my word for it, and, after considerable persistency on his part, I decided to go down and look it over, just to please him, as at the time I wasn't very busy.

"Well, I put him in the car, and we drove direct to The Washington House. He took me through every room, and when I left I was pretty well satisfied that he did have a really good proposition. The furniture was of the very best, and from all appearances I assumed that the hotel was really a good paying proposition."

"He wants to sell badly, does he?" says Hawkins.

"He certainly does," says I; "he calls up on the phone every day or so and asks if I've made any progress. I told him the other day that he could sell it himself if he would exercise as much persistency as he has in getting me to dispose of it for him."

"There is no reason to my mind why we shouldn't be able to comply with the gent's every want," says Hawkins, "and if he's going to force you to sell out for him, there is no reason why the deal cannot be closed

quickly, providing, of course, terms can be arranged to suit."

"There is not," says I; "but I neglected to ask if terms could be arranged, as I never thought of trying to sell when I talked with him. I'll get him on the phone and see what he has to say."

Well, I called Edulous up and asked if he could come up to the office for a few minutes. He said he would be there in thirty minutes by the clock.

"This surely will be one grand proposition," says Hawkins, "especially if terms can be arranged. It's certainly wonderful the diversions that time brings about: one day a man peddles bitters and pain allayer to pedestrians and passers-by on Broadway, next he holds down the job of "cynosure" in a matrimonial agency, and now to think of me assuming the rôle of Hotel Proprietor. It will indeed be an excellent diversion from past lines of graft. I've never had any previous experience as a hotel proprietor, but I see no reason why I should encounter any serious difficulties or adversities. There will be nothing to do but to spasmodically dupe the grocers and take contributions from the



boarders and roomers. I'll call up all the leading grocers in town and order enough the first few days to last for six months. The groceries won't cost a cent, and there will be no particular expense incurred in connection with the business with the exception of rent and labor, which must be paid if I run it over a month. And if terms can be arranged to suit, there's no reason why I shouldn't tomorrow assume the management of The Washington House, and I'll run it on the same plan as The Bellvue-Stratford, The Waldorf-Astoria, and The Blackstone; *i. e.*, I mean the purpose of the hotel will be the same, in that appetites will be satiated for a money consideration to be paid to the management.

"Well," says Hawkins, "what am I supposed to be?"

"My dear Hawkins," says I, "you are supposed to be an old hand at the game. You are supposed to have known nothing but hotel life since you reached a sufficiently mature age to perceive and observe. Your father before you is supposed to have been an old hotel proprietor. You are supposed to have been inherently endowed with such ability, in addition to having acquired it.

You are supposed to have served in the capacities of bell-hop, chambermaid, assistant night clerk and proprietor in the various of the leading hostelrys throughout the United States since you were fifteen years of age."

Hawkins appreciatively laughed aloud, and when he ceased laughing he looked at me sort of expectantly like, as though I had left something unsaid.

"You've overlooked something," says Hawkins.

"I have," says I; "but you'll pardon me this time; I guess my thoughts must have been rambling. Possibly anticipation has gotten the better of me. But we've worked the New York Attorney gag long enough. I suppose you want a change, and this time I suppose you had just as well be an heir to a portion of a large estate bequeathed to you by your mother's third cousin. The amount of the estate, though problematical, is known to have been large, and is yet in the process of litigation, to be settled in a New York court in six months. In all probability you'll be sued by the grocers so often that you'll wish to sever your connection with The Washing-

ton House by that time, purely as a matter of choice."

Well, the door opens, and in walks Mr. Edulous.

"Mr. Edulous," says I, "have you ever had the pleasure of meeting Mr. Hawkins?"

"I have not," says Edulous, extending his hand.

"I'm very glad to know you, Mr. Edulous," says Hawkins.

"Mr. Hawkins," says I, addressing Edulous, "wants to take a look at your hotel with a view to purchasing it, providing proper terms can be arranged to suit."

"Well," says the proprietor of The W. H., "that will be the least of our troubles. I've more money now than I know what to do with, and if Mr. Hawkins will come and look over the hotel and is satisfied with the proposition, I'm agreeable to most any old terms, providing he can furnish security."

Hawkins cast a furtive glance in my direction and almost laughed aloud, but the expression on his face soon told me that he had, in a fleeting moment, devised a new idea.

"Well," says Hawkins, "I have only ar-

rived here recently from New York City, where I was proprietor of a one-hundred-room house, and I'm not well acquainted. However, I know one party who is financially responsible and would go on my note for any amount."

"Who might that be, Mr. Hawkins?" says the Edulous gent.

"It's no other than Colonel David Peter Simpkins, Esq., who was, until just recently, a real-estate broker of almost nation-wide repute."

"Oh, that's perfectly agreeable to me, Mr. Hawkins. I've heard lots of this man Simpkins. In fact, I remember him distinctly as one who used to advertise extensively in all the leading periodicals and magazines. Certainly, he's good enough security for me. Why, I recall when Mr. Simpkins ran a full page ad. in one of the local dailies for thirty consecutive days."

"I'd like to look through the hotel before I buy," says Hawkins.

"Well, I should say so," says I, "and if you and Mr. Edulous will follow me, we'll get in the car and drive down."

"We will," says the two in unison.

Well, we descended the stairs, boarded the car and made our way to The Washington House. No sooner had we arrived there than Hawkins began to express entire satisfaction over the general appearance of the outside, and he also thought that it was certainly an ideal location. And, once on the inside, Hawkins brought all his eloquence and descriptive ability into play, and was not in the least reticent or unstinted in his expression of satisfaction with the hotel in its entirety.

After Hawkins had unburdened himself of a profusion of excess verbiage in his expression of satisfaction with the hotel, Mr. Edulous was, thereby, led to believe that his prospects for disposing of his business to Hawkins were excellent.

Edulous was highly elated, and, in appreciation of what Hawkins had said and in anticipation of an early sale, he slid open the cigar case, asked Hawkins and I to name our particular brand of cabbage-leaves, which he slid over the counter, and we all proceeded to puff on our respective favorites and discourse on what would be the most generous terms agreeable to Edulous.

"Well," says Mr. Edulous, "how much money can you raise, Mr. Hawkins?"

"I can raise the entire ten thousand in six months," says Hawkins. "It's this way: there's an estate pending in a New York court, which will mean the ultimate distribution of what has been said to be a little over two hundred thousand dollars. My mother's third cousin died a few years ago, and in her will she left between two and three hundred thousand dollars, with which, it was her desire that churches and libraries be established for the ultimate edification, religiously and intellectually, of the laity. Certain relatives (and one on my behalf) who were deservedly entitled to a portion of this estate for different reasons, contested the will. The estate will be settled in six months and I should then come into possession of a little over twenty thousand dollars, or at least that is the closest approximation of my proportion that our attorneys have been able to arrive at.

"And that is all I could do, Mr. Edulous," continued Hawkins. "Either wait six months before I purchase the hotel, or else you'll have to accept my note for ten thousand, on which



I think I can get Mr. Simpkins to go security without any delay whatever."

"I don't intend to wait six months before I sell that hotel," says Edulous, "I want to retire and your proposition is agreeable to me, providing, of course, this man Simpkins will go on your note."

"I'll get him on the 'phone and see if he won't consent to such an arrangement. It's a pretty big favor to ask a man to go surety on one's note for ten thousand, but this Simpkins is a gentleman in every sense of the word, and is, in a way, obligated to me; therefore, I believe Simpkins would do me the favor without a word."

Hawkins picked up the 'phone and took down the receiver.

"Central, let me have East 6342, please," says Hawkins.

"Hello, is this Mr. Simpkins?"

"This is Mr. Hawkins talking, and I'm going to impose on your good-nature. It will be news to you to know that I will today purchase The Washington House from a Mr. Edulous. The consideration is ten thousand dollars, and Mr. Edulous has signified his

willingness to accept that amount in the way of a note due when the estate is settled, providing, of course, I could secure your signature thereon. I realize I'm asking a great deal, but, in view of the 'kindly feeling and tender regard' that has always existed between us, I'm going to ask you to go on the note as a personal favor. I'm sure I would be glad to reciprocate at any time."

"It will give me pleasure," says Simpkins. "I certainly consider your word as good as your note, Mr. Hawkins, and I will go on the note any time you may present it."

"I am very grateful to you, Mr. Simpkins, I am sure," says Hawkins, "and we'll probably drop around and see you later in the day."

Well, Hawkins told Edulous what Simpkins had said, and the latter was highly elated to think that he was going to dispose of The Washington House to John Hawkins, Esq., the consideration being a note for \$10,000, signed by Hawkins with Simpkins's signature appended as security.

"Well," says I, "you fellows had just as well come up to the office and I'll write up a

bill of sale. I have blank notes and all the necessary papers there.”

So we hopped into the car and went up to my office. I dictated a bill of sale to Shorty, and while he was writing it up I called Simpkins up on the 'phone and told him we would be over in a few minutes.

The bill of sale was written and a blank note filled out, when we all descended the stairs, boarded the car and made our way direct to the office of The Hon. Colonel David Peter Simpkins, Esq.

Upon arrival thereat we found Simpkins busily engaged in perusing the sport columns of a local paper and puffing animatedly on one of Hawkins's complimentary cigars. It was with great reluctance that we interrupted the Colonel, as at that time he bore every evidence of having been some steel magnate, or a financier of unlimited finances, and we thought maybe we were intruding. We didn't like Simpkins's attitude one bit that day, and his face bespoke aversion toward signing the note (purely perfunctory, of course, the reader will understand).

“Mr. Simpkins,” says I, “have you ever

had the pleasure of meeting Mr. Edulous, until now proprietor of The Washington House?"

"I have not," says Simpkins, "but I'm mighty glad to know you, Mr. Edulous," he continued, as he grasped the ex-hotel proprietor's hand tenderly.

Well, Simpkins signed the note. The bill of sale was signed and the deal was transacted in the office of Simpkins and witnessed by him.

After the Edulous gent conversed with Simpkins for a few minutes about the enormity of the latter's one-time real-estate business, we left the office.

Effective at 6:00 P. M. of the afternoon on which the deal was closed, Mr. Jno. Hawkins, Esq., was proprietor of The Washington House.

At that hour Hawkins emptied the cash register, and turned the contents thereof over to the Edulous person. Thereupon Hawkins was full-fledged owner, and any moneys received thereafter were his and his only.

Next morning Hawkins, Simpkins and I boarded my trusty Peerless and made our

way to The Washington House. The day clerk was on duty, and a score or so of commercial travelers and hangers-around were rendering each other more obscure from vision, smoking pills and Havanas; while others were scanning the sport columns of a morning paper, or perusing "The Police Gazette," "Vanity Fair," or "Uncle Remus," or their respective favorite periodicals devoted to literature and art.

The first thing Hawkins did was to punch "No Sale" on the cash register and count the "morning receipts," which, up to that time, were a little over one hundred and thirty-eight dollars.

Simpkins and I were leaning on the cigar case and watching Hawkins's every move.

Hawkins withdrew from the case our favorite smoke and we lit up. He leaned over the cigar-case and alternately looked at Simpkins and then at me.

"Just a little over one hundred thirty-eight dollars, gentlemen, from 6 o'clock last evening up to the present writing," Hawkins whispered surreptitiously, and we shook hands.

Hawkins was highly elated, and he took Simpkins around and showed him through the hotel.

"My dear Simpkins," says Hawkins, "what do you think of the proposition?"

"My dear Hawkins," says Simpkins, "it's undoubtedly worth the price. Moreover, the mere fact that you would go into the proposition convinces me, beyond an iota of doubt, that the merit of the business cannot be questioned, as I believe it has always been your custom to make rigid previous investigations as to merit of any particular business before purchasing. In fact, from what I have learned of you, Hawkins, since we first became associated in a business way, I want to say that I would rest absolute faith in your good judgment. And I certainly can't point to any part of the transaction that would indicate that Mr. Edulous has any the better of the bargain."

"I thank you for your expression of satisfaction," says Hawkins, and we all laughed heartily.

"Follow me," says Hawkins, and he took us into the Manager's Private Office.

"I want to do a little phoning," says Haw-



kins, "if you gentlemen will pardon me for detaining you."

"Oh, Honorable Proprietor of the Washington House," says Simpkins, "I reckon thee can conduct thyself as thee pleaseth in thine own place of Business."

Hawkins picked up the 'phone directory, turned to the index under the head of "Grocers," and then slowed up.

"Well," says Hawkins, "I'll honor Mr. Alexander by placing the first order with him."

Hawkins looked at Simpkins, then at me, and placed the receiver to his ear and smiled.

"Let me have East 3823, please, Central."

"Hello, is this Mr. Alexander, the grocer?"

"It is," was the response.

"This is Mr. Hawkins talking, and I might say, Mr. Alexander, that I have just assumed management of The Washington House, my inception dating from six o'clock last evening. My predecessor, Mr. Edulous, I understand has been trading with another store.

"And," continued Hawkins, "what I want to say to you is this: You have been recommended to me by a friend as being one of the most reliable grocers in Saint Louis. Your

reliability has been appreciated by this friend of mine, who is one of your well-satisfied customers."

"I'm pleased to hear it," says Alex.

"Yes," says Hawkins, "I want to give you my every order, providing you will always make an effort to fill them promptly and satisfactorily. I'll give you my first order now," says Hawkins.

"I'm listening," says Alex.

"Can you deliver this order early this afternoon?"

"I can," says Alex.

"Well," says Hawkins, "send me over half a dozen dressed turkeys, and I want good birds, too."

"Yes."

"Half-bushel cranberries."

"Yes."

"Six gallons New York counts."

"Yes."

(At this juncture, Simpkins rapped me on the elbow and smiled an appreciative smile, as he had always maintained that nothing was less displeasing to his sense of taste than oyster dressing, especially when such con-

stitutes part of a combination of turkey and cranberries, etc.)

Hawkins pinched himself to keep from laughing.

"Two dozen bunches celery."

"Yes."

"One crate stuffed olives."

"Yes."

"One keg Tokay grapes."

"Yes."

"One box oranges."

"Yes."

"One crate pineapples."

"Yes."

"One crate Jonathan apples."

"Yes."

"Also crate Grimes's Golden apples."

"Yes."

"Half-bushel assorted nuts."

"Yes."

"Same amount assorted candies ; and don't send me that cheap stuff, Mr. Alexander, or I'll be compelled to send it back."

Hawkins paused a moment as though something was lacking.

"Anything in the line of cheese?" says Alex.

"Yes, send me three pieces of brick cheese."

"Yes."

"Three cakes of Roquefort."

"Yes."

"Bushel sweet potatoes."

"Yes."

"One crate canned asparagus tips."

"Yes."

"Keg dill pickles."

"Yes."

"One crate mushrooms, large size."

"Yes."

"Two dozen loaves rye bread."

"Anything else you can think of?" says Alex.

"Nothing right now," says Hawkins, "but I'll call you up later in the day if I desire to increase my order. But remember, Mr. Alexander," continued Hawkins, "that your future business from me depends entirely upon the promptness with which you fill this order."

"I'll have everything there by one o'clock."

"I thank you," says Hawkins, and he hung up the receiver, alternately gazing at Simpkins and me.

"What's the matter with you, Hawkins?" says I, "for the love of Mike what disposition

are you going to make of that order? Don't you know that a great portion of those fruits and stuff is perishable? I'm afraid you're out of your line; you'd better go back and work your Celebrated Pain Allayer on the dear public and get wise."

"You 'no' understand," says Hawkins. It takes time for anything to perish. You accuse me falsely, as I assure you that the consumption of the major portion of the order will be rapid. Listen, gentlemen: tonight is going to be the most memorable night in the history of The Washington House. Everything is in readiness for a banquet tonight which will, as far as quantity and quality of foodstuffs furnished, outdo anything of its kind ever before given in St. Louis. Yes, invitations were printed yesterday and mailed yesterday afternoon to every aider, abettor, employer, agent (and their wives and sweethearts, if any) who has at any time been connected with our respective businesses, or who has, in any way, been instrumental in fostering or promoting any of our schemes, to such an extent that we have been financially benefitted thereby.

"Yes, I placed the order last night for champagne, wine and beer and cigars, and I

want you gentlemen and everyone invited to come here tonight prepared to surfeit on all that's good to eat. As I have said before, I would defy the Belvue-Stratford or the Waldorf-Astoria to excel in the class of food to be furnished."

"My dear Hawkins," says I, "you're a gentleman worthy of recognition in any line, and we rise to recognize you."

"And what's more," continued Hawkins, "with this hotel you understand I also acquired the services of one of the best chefs in the country. He used to be head chef in the Great Northern, but got into an altercation with the management and was canned."

"I gave him his instructions yesterday, and he knows what's coming."

"What did you tell him?" says Simpkins.

"I told him that the local order of the Epworth League would be entertaining the Order of the International Amalgamated Ministerial Union, and that my Sunday school class from Paris would come tonight prepared for the biggest feast in their history.

"From every standpoint it will be an exclusive affair. Upon the arrival of the last guest, all boarders, roomers, patrons and



hangers-around will be run out of the hotel and told not to reappear while hostilities are on. The doors will be bolted, and we need not fear molestation or interference of any kind until we adjourn.

“For the benefit of certain guests who may previously have had no occasion to attend such a banquet, or whose knowledge of etiquette may be purely embryonic, it is my intention to announce before the repast the exact purpose of the congregation. It will be understood that the purpose of the banquet will be to give each guest the privilege of incapacitating himself or satiating his appetite, quenching his or her thirst and discussing with other guests matters coming under the profession, current topics, or whatever he may deem advisable or entertaining, but preferably the conversation should be confined to events of interest that may have taken place during the life of our respective businesses. Therefore, we will come to this supper to eat, drink and be merry, and, if he chooses, or if the champagne produces such a desire, any guest may cast aside all manners; he may eat his pie with a spoon or drink his champagne through a straw, and he will be allowed to

participate just as long as hostilities are on, providing he can maintain his equilibrium without the aid or assistance of other guests, or holding on to his chair."

Well, I took Simpkins up to the office and left Hawkins at The Washington House to look after his business interests and arrange for the oncoming banquet. And when we left him he assured us that everything was in readiness, and that we could look forward to the affair with anticipation which only time would mitigate.

Well, at 8:00 P. M. that evening the guests began to arrive. Hawkins and I acted on the receiving committee, and at 8:15 just thirty-four guests had arrived out of thirty-six invitations. And after a few minutes the other couple phoned that they had just received a cable from Bermuda, from which they drew that they were heirs to a large estate, and under the circumstances they said the suspense was so terrible that they would be compelled to decline the invitation with profound regret.

At 8:30 John Hawkins, Esquire, delivered a short preliminary address, in which he

thanked those present for so abundantly responding to the invitation.

He also stated that the purpose of the banquet was to give each guest an opportunity to satiate his appetite at the expense of Mr. Alexander, a local grocer; to quench his or her thirst at the expense of The Port Royal Brewing and Distillery Company; and he also made special reference to the fact that Mr. Edulous, because of his credulity, should be given special credit and recognition for making the banquet a success, inasmuch as that gentleman had furnished the quarters in which to hold it.

Hawkins also, in his preliminary address, assured the guests that he took considerable pride in informing them that he was able to hold such a banquet without one cent having been incurred in connection with giving it, with the exception of rent and labor.

Hawkins also acted in the capacity of Toastmaster, and various toasts were asked for and the guests responded generously.

It would make this story too long to give each toast, but one or two of the best will be given.

The Honorable Colonel David Peter Simp-

kins, upon a second request from the Toast-master to respond in verse, arose and calmly said this sweet refrain :

“There was a certain dupe,  
Who was quick to loop the loop ;  
He was then out of funds,  
But he had seven sons—  
Why shouldn't he quit and recoup?”

Shorty responded as follows :

“There was a bank cashier,  
And believe me that man was a dear ;  
I sent him a note,  
And he hastily wrote,  
'I am inclosing a draft withere.' ”

At 10 : 30 the big feast was over, each guest was at least temporarily incapacitated, and we adjourned to the reception-room, which was decorated with chrysanthemums and American Beauty roses, for which a Saint Louis florist would never receive payment.

A singer of considerable local repute, who had taken voice in Paris, had been engaged by Hawkins, and she, accompanied by a violinist of some local reputation, rendered a few selections that were actually pleasing to the ear.

At 12 : 00 the guests departed, and I have no doubt that the evening will go down in the memoirs of each as one occasion on which more

genuine pleasure was crowded into four hours' time than they had ever previously experienced in a week.

The next day Hawkins called up a few score of grocers and placed a large order with each.

Ten days after his inception he had a cellar full of staple and other groceries, some of which were perishable, but the patrons of The Washington House were being fed luxuriously and abundantly and their capacities augmented. In fact, they grew to like Hawkins, and frequently patrons of the hotel would personally compliment him on the class and quantity of foodstuffs furnished.

But after two months' business the Retail Grocers' Protective Association began to camp on the trail of Hawkins; suits were daily filed against him by local grocers for his failure to pay outstanding grocery bills.

In two months he had cleaned up a little over ten thousand dollars. But things were getting too hot for Hawkins; suits were daily filed against him for non-payment of bills, and he called me up one day and expressed his intention of severing his connection with The Washington House.

"Well," says I, "why don't you give it back to Mr. Edulous, thank him for his credulity, and allow him to retain the note to remember you by or to put with his collection of antiques and rarities?"

"That's what I thought I'd do," says Hawkins, "and I'll call him up and impart to him my ultimatum. Yes, I've decided to seek a new location. I'm leaving for Frisco at 10:00 tonight. Meet me at the Union Depot at 9:30 and we can have a little talk. I take the C. & A. to Kansas City, and then I'll catch a through Santa Fe train for Frisco."

"I will," says I.



## CHAPTER IX.

### THE PUNISHMENT FITS THE CRIME

A clear conscience is incompatible with a surreptitiously acquired fortune. I had never previously had a desire to make such an assertion until one evening when I, in company with John Hawkins, was loitering around a certain amusement park in Saint Louis, while away a few hours of what I thought would be uneventful time, and it was there that I was most strikingly impressed with the inconsistency of their coexistence.

A clear conscience is an asset and a fortune is an asset, but I had never previously had occasion to form any comparison between the two for the purpose of arriving at their relative values.

It was in this amusement park that I first felt the poignant sting of chagrin, brought on by the disgraceful life I had been leading. It was there that I summed up the wrongs and also the good things I had done. I did so, because I wondered if the good would outweigh the bad and if I could ask forgiveness.

But why should I so suddenly undergo such a complete conversion of mind, of character? What could there possibly be that would engender such a previously unforeseen desire to regret the wrong and take up the right?

It was the charms of a strikingly beautiful girl. She was in company with five girls, all of whom I found out later were socially prominent in St. Louis.

Of course, we infrequently see a charming woman, but her eyes met mine, and it seemed that she gave me more than a "mere passing glance." It was when Hawkins and I were making a circuit of the park that I first saw her.

Coincidentally, Hawkins claimed to have had an indistinct recollection of having met one of the girls in whose company she was seen, but he was not sufficiently sure to warrant his accosting her for the purpose of bringing about an introduction to the girl with whom I was infatuated.

Let me say here that Hawkins, though his profession was degrading, was always socially prominent wherever he happened to be. He always managed to successfully maintain a reticent attitude regarding his profession. Or,

if pressed for information as to what he did for a livelihood, he was always a member of a firm of attorneys and counsellors of New York City, on a few years' leave of absence, seeking recreation and a rest.

And Hawkins was always a favorite wherever he was. He was the kind of a chap to whose arm most any girl would be glad to cling with tenacity. He was an interesting conversationalist, conversant with any subject of interest. He was a good dancer, always precisely attired, and he could play any part in any game his surroundings might suggest.

For the rest of the evening my thoughts were of the girl I had seen that night.

At my suggestion Hawkins and I left the park early, and on our way home I urged him to find out, if possible, whether he had at one time obtained an introduction to the girl whom he thought he had met.

This was the first time I had ever seen this girl, and upon our return from the park I resolved that I must see her again. I thought she might occasionally spend an evening at the park where my eyes had first met hers, and I decided to visit the park each evening until I would possibly see her again.

I was finally rewarded for my efforts, and in the course of a week from the first evening I saw her she alighted from a car and entered the park. With her that night were the same girls with whom I had previously seen her.

Hawkins was again with me, and again she passed us. As she did so her eyes met mine and she smiled, sort o' modest-like, but an observant person with an eye for feminine beauty and charm could never have forgotten nor failed to observe that smile. Of course, she might have been just "kidding" me. Whether she was or not I will never know, but that smile had a lasting effect.

She had wavy, golden hair and wonderfully speaking blue eyes that momentarily made me forget everything but her.

With her was also a little girl of seven or eight summers, and as I watched them strolling through the park I wondered if it could be possible that she was married, and I thought then that it would have been worth almost anything to me if I had but known her name.

I left the park again that night, thinking possibly she was married. But that did not shatter my hopes and expectations, because

all I wanted was to know who she was, that I might watch the papers, peruse the society columns daily, and watch her future. Never before had I seen anyone with whom I had been half so favorably impressed or for whom I could care half so much, but I knew that she was my superior in every way, and that I was ineligible to keep company with her; or, in the event of my having been eligible, I still had a conscience, and I knew that night that I could never boost myself up high enough to place myself on equal social terms with her, even though she would permit of such, especially in view of the life I had led. So my only hopes were to some day ascertain her name and watch her future.

On the following afternoon I met Hawkins, and we stopped in front of a department store for a few minutes' chat.

We had talked but a few minutes when a double-seated carriage, drawn by a pretty bay horse and containing two occupants, drew to a stop in front of the store.

In it was the girl I had seen at the park. She remained in the carriage as the other occupant, possibly her sister, alighted to do some shopping. It was on a Saturday afternoon, and

the streets were thronged. She did not see me, but I saw her, and I ceased talking with Hawkins.

"Notice the occupant of the rig," says I; and Hawkins looked at her, then at me, and smiled.

Hawkins and I practically ceased talking until the other occupant had done her shopping and again was in the carriage, and I watched the girl in whom I was most interested until she was obscure from vision amid the throng of autos, street cars, etc.

"You can all talk about your 'pippins' and 'paragons of feminine beauty and pulchritude,'" says I, "but, my dear Hawkins, that girl is in a class by herself."

"I heartily concur in your expression of opinion, and have no argument," says Hawkins.

Of course she was the topic of conversation for an hour or so, and Hawkins and I went to lunch.

"I believe I'll go out to the park tomorrow evening," says I.

"I don't blame you in the least," says Hawkins—"especially if you thought there were any hopes of seeing her."



The next evening Hawkins and I went to the park. Again I saw the girl whose smile I could not forget. She was accompanied by the same girls with whom I had previously seen her at the park.

But she was a cynosure to me, and I watched her as she strolled through the park. She and her friends took advantage of most of the features of amusement the park afforded, and they seldom passed up an attraction. I watched her as she boarded the "figure eight." I watched her as she seated herself in the circular swing and, as the swing carried her through the still night air, the thrill of her voice and alternate resonant laughter permeated the ambient atmosphere and was music to my ears. And when she alighted from the swing the electrical illumination the park afforded made it possible for me to see her plainly. She was laughing, with her friends, as one sometimes does when taking in park attractions.

At about ten o'clock that evening Hawkins and I boarded a car for town, as did also the girl whom I had been making special trips to the park to see. Hawkins lived not far from the park, and as the car neared his home

he alighted and disappeared into the night, leaving me alone to think of the girl I loved, and admonishing me not to do anything rash.

As the car carried us toward town I cast furtive glances at her, and I wondered if I would ever get to ascertain who she was. She was not only beautiful, but she was charming, and there was something about her manner that appealed to me.

I alighted from the car at a certain street where I might get a car that would take me home, and, strange though it may seem, she got off at the same place to transfer. Her friends, evidently living in another part of town, remained on the car and left her alone to transfer at 10:30 P. M.

My car finally came, but I passed it up. I could not leave her alone at that hour of the night, and I thought, too, I would wait and see what car she took, as it would possibly aid me in establishing her identity.

That night she was attired in white, with the exception of a black silk coat, the lapel of which was trimmed with white fussy lace-work.

I stood there admiring her as she was waiting for her car, and I wondered what she

would think if I took the same car. I thought if I did, I might then learn the street where she would get off, and I could then possibly learn her identity with the aid of a telephone or city directory.

Finally a car came and she boarded it. I tried to fight off the desire to board the same car, but something seemed to draw me toward her, and my efforts to do so were futile.

Street after street was passed, and, as time went on, the more I began to realize that I was doing wrong. Yet I felt that if she but knew my thoughts she would understand.

As the car neared her home, she alighted at Delmar Avenue. I tried to stay on the car, but I could not. My fleeting thoughts were that it would be ridiculously absurd to accost her, but I was so enamored by her rare beauty and attractiveness that my knowledge of what was right momentarily left me.

After she alighted, I did likewise.

"Could I please beg your pardon and say a few words?" says I.

"You may," she says, "but this is very unusual, isn't it?"

"I heartily agree with you," says I, "but you are an unusual girl. I already profoundly

regret what I have done," says I, "and you are mighty condescending even to momentarily consider what I have to say, but I recall having seen you at the park on several different occasions, and I couldn't very well think of your being out alone at this hour of the night."

"Yes," she said, "I recall the occasions you have in mind. I guess I was about as bad as you were, but you know how girls are. We were just having a little fun."

I walked with her for half a block, when she stopped, presumably in front of her home.

"I certainly hope you will pardon me for what I have done," says I, "and I hope you will understand just how things are. You well know that I have not accosted you through lack of respect for you. You also know that it wasn't because of lack of knowledge of what is right—I merely forgot myself, and became so enamored by your rare beauty and attractiveness that my knowledge of right left me and I disregarded the conventions."

"I will," she said.

She evidently must have known my thoughts or she would not have listened to what I had to say. I was surprised. She talked with me for several minutes. As the

time flew by, I just began to realize what I had done, and come to my senses. I was so surprised at her paying even momentary consideration to what I said, that it all seemed unreal to me. She must have known my thoughts, or, when I accosted her, she would have made a different response to my first remark and told me to go back home where I belonged. As I came to my senses I wondered that she didn't take me for some harmless crank and scream, but she must have known my thoughts.

"What I have done tonight," says I, "is absolutely unpardonable, but, if you will overlook this wrong, I would certainly be pleased to meet you, or rather to ascertain your name."

"Well," she said, "it's agreeable to me, providing mutual friends can bring us together."

I claim intimate acquaintance with a number of locally prominent people, but St. Louis is a good-sized city, and I thought it would be highly improbable that I could call to mind anyone whom she would know.

I gave her the names of several acquaintances whom I thought it barely possible she might know, but she knew none of them. I

gave her my name, and as I did so I thought of my profession and regretted, as I had never before, that it had always been an illegitimate one and was something of which I was ashamed. I regretted every wrong I had ever done.

I asked for her name, but she refused to give it. To refuse, of course, would have been the only proper thing for her to do, because my request was absurd and I had no reason to expect a girl like her to comply therewith.

As we stood there talking, in the stillness of the night, a full moon penetrated the density of a big elm tree and made it possible to see her face almost as plainly as day. I looked into her eyes, and I thought I had never seen anyone so beautiful and winsome.

Since I was a chap sixteen I had always had a few girl friends. In fact, I had one or two for whom I at one time thought I cared a great deal, but, as I stood there and looked into her eyes, I immediately came to the conclusion that I had previously only had a vague conception of what real love was.

It was almost 11:00 P. M., and I felt that I



should not detain her longer, though there were lots of things I would have liked to say.

I bade her good-night, and watched her until she ascended the porch steps and ingressed.

Then I started for the corner to catch a car, but little I would have cared if I had missed it. My thoughts were of her and her only.

I went to the corner where she had alighted from the car. I lit a match and looked at the street-crossing sign, that I might positively identify the neighborhood in which she lived.

I jotted the name of the street down in my memorandum book, and made note that she lived so many houses to the left on Delmar Avenue from where I had alighted.

And as I stood there waiting for my car I thought of her, and as the moments passed I grew more to realize what I had done. Momentarily I despised myself for the wrong I had done this girl by accosting her unconventionally as I did. And I hoped then to some day have a few minutes' talk with her and again ask her forgiveness for such an unpardonable offense.

I knew then that, even though I had been

eligible and even though she had thought fairly well of me, I had, by my action, precluded the desirability of a more advanced acquaintance. That was something neither she nor her folks could ever forget. Even though she had thought fairly well of me and desired an acquaintance, her folks would have asked her where she had met me ; and imagine, dear reader, how such a girl would have liked to tell her folks that she had seen me at the park and I had followed her home.

My car finally came, and at 12 : 30 I was home.

I soon retired, but sleep would not come. My thoughts alternately drifted. I would think of her, of the wrong I had done her, and then of my degrading profession.

But, try and try as I would, sleep would not come. I arose after a time and took a glass of wine, thinking possibly it might tend to produce sleep, but it did not serve the purpose.

The next day I went to the office and I tried not to think of her. But my efforts to shake off the thoughts of her were unsuccessful, and, as I thought of my past, I wished that I had never seen her.

I picked up a morning paper and tried to

read, but I could not do so, and found that I was only mechanically scanning the headlines of first one column, then another.

The postman came, and I opened the mail and mechanically picked out the money and cast the mail aside without reading it.

I wished then that some one would have called at the office and talked on advertising for a time, that I might have had a diversion of thought. And possibly had that wish come true, I would then have wanted to be left alone to think of her.

I left the office early in the forenoon. I told Shorty I was going with a friend to lunch, and that I would not return to the office that day. I thought I would go out in the fresh air and take a walk, and that I would possibly feel better after having spent such a restless night.

The next day was a restless one, and when I retired that night I again found myself utterly unable to sleep, and my head ached as though it would burst. Though I was not accustomed to such, at 3:00 A. M. I arose and drank half a bottle of wine; it had the desired effect, and I closed my eyes for a few hours' sleep, to dream of the girl I loved.

Days passed, and it was but little interest I could take in the affairs of the office or anything else. My thoughts were all of her. I infrequently saw her driving through the streets of St. Louis. She was always in the carriage in which Hawkins and I had seen her in front of a department store.

As the days passed, the more I hoped that mutual friends would bring us together, merely for the purpose of giving me an opportunity to apologize to her for having wounded her feelings the evening I accosted her.

Of course, on that evening she talked very courteously and affably, and her manner and attitude would have led me to believe that she was not offended. But, down in her heart she could not have been otherwise, and must have felt as though I was rather inconsiderate and eccentric; or, on the other hand, as before said, she must have known my thoughts and realized that I merely forgot myself.

In the course of ten days I saw her several times, riding in the carriage in which Hawkins and I had seen her in front of the department store. I wondered how I could ascertain her

name. I thought if I could procure it, I would immediately write her a note of apology. I made inquiry from two or three girl friends, whom I knew intimately and who lived in close proximity to the girl of my dreams. But, from the description of the girl and the location I had given them, they seemed to be unable to give me any enlightenment.

One day Hawkins, all wreathed in smiles, drifted into the office.

"My dear co-worker," says Hawkins, "I have some news."

"What's that?" says I.

"Well," says Hawkins, "I was with a girl friend today, and we incidentally saw one of the girls with whom we saw your 'friend' at the park. They spoke, and I asked my friend if she was intimately acquainted with the party. I found that she bore only a remote acquaintance with her, but that she knew her name.

"Johnstone is her name, and she lives in the southwest part of the city."

"So far, so good," says I.

I bore an intimate acquaintance with a girl who had, a year prior thereto, been grad-

uated from Vassar. She had, subsequent to her graduation, made her debut in society. She was locally prominent socially, and I thought it highly probable that she would know Miss Johnstone, whose name Hawkins had obtained from his friend, and who might be able to disclose the identity of the girl with whom I was infatuated. Genevieve Dolde was the co-ed's name, and I knew she lived in close propinquity to Miss Johnstone.

I have always found that a girl is the world's greatest matchmaker, and, if a man don't come up to her "plans and specifications" of her "ideal," she is always glad to be instrumental in having him meet someone in whom he is interested. Therefore, in view of the intimacy of my acquaintance with Miss Dolde, I had no hesitancy in calling on her for assistance.

So I called Miss Dolde on the 'phone and asked permission to hold an interview with her on a subject of vast importance.

She readily acquiesced, and I went out to her home.

Unceremoniously and without any reference to the weather or current topics, I asked



her if she knew a Miss Johnstone, who lived somewhere in her neighborhood.

"Yes," she said, "I am remotely acquainted with a family by that name who live but a few blocks from here. There are four girls in the family, and they always seem to be well represented at the best social functions in town.

"Why do you ask?" she inquired.

"It's this way, Genevieve," says I: "I am very much infatuated with a girl with whom I have seen these Johnstone girls at the park."

"Oh, I see," she said; "in other words, you are, literally speaking, in love."

"I am," says I.

"And you don't know the girl?"

"I am sorry to say I do not, Miss Dolde, but it was merely love at first sight, and she is one that I just can't forget."

"Do you recall any particular girl in whose company the Johnstone girls are frequently seen?" I inquired.

"Oh, they have so much company," she said, "that it would be useless for me to try to recall the girl you have in mind.

"Well, I'll call one of the Johnstone girls on the 'phone. I don't know her very well,

but she'll understand the situation, and can possibly aid in establishing the identity of the girl you saw at the park. If I call her up I suppose you would want to meet the girl immediately."

"I don't know, Genevieve," says I; "I did her a wrong by accosting her on the street, and I don't believe she would care to meet me. Her name is all I want."

"Oh, I see," she said, as she seemed to realize my feelings.

I then narrated to her just how it came about that I accosted the charming but unidentified young lady as I did, and she listened to my narration with excited attentiveness.

"I am awfully sorry," she said; "and all you want is her name?"

"It is all I am entitled to under the circumstances," says I, "and I never want more than that to which I am entitled."

"Well, I'll call Helen up now," she said.

"Give me Main 4511, Central," says Genevieve as she placed the receiver to her ear.

"Hello, is this Johnstones' residence?"

"It is," was the response.

"I'd like to talk with Miss Helen, if you please," she said.

"This is Helen talking."

"This is Miss Dolde talking. I'm after information, Miss Johnstone, and it's a love affair, of course," she said, laughingly.

"I have a gentleman friend who is very much infatuated with a girl in whose company he claims to have seen you two weeks ago Tuesday night at the park. Of course, a man in love is liable to say most anything; but he says she's unlike any other girl he has ever seen; that there is something especial about her manner that appeals to him; that she has eyes that just simply make him forget everything but her, and I think, Helen, that she must be 'some girl' if all he says is true."

"Well," says Miss Johnstone, "I don't recall just who was with us on the particular evening you mention, but possibly it might have been Lillian O'Neill or Josephine Andrews."

"Do either of them ride around in a double-seated carriage?"

"I don't recall that they do, but this Miss Andrews of whom I speak is unusually attractive-looking, and possibly she is the one to whom your friend refers. I'll do anything I can for you, or rather your friend, Gene-

vieve, and I hope that we can ascertain just who it is, as I know the suspense must be terrible."

"I thank you very much," says Genevieve, and she hung up the receiver, without having secured much definite information."

"I certainly feel grateful to you for your efforts, Genevieve," says I, "and if there is anything you can do for me I feel sure that you will."

"I know just exactly how you feel," she said. "You are entirely welcome, I am sure, and I will procure her name if it is possible to obtain it."

I again thanked her, and left the house to catch an ingoing car, and made my way to the office. And as I went I tried to associate the words Josephine Andrews with the girl I loved.

As the days of restlessness and anxiety passed, the suspense was punishment to me, but infrequently I would see her drive through the streets of St. Louis, and, as I would look at her and admire her, I would recall all that had taken place since I had first seen her. I would enumerate to myself the different times I had seen her since I had first seen her at

the park; I would alternately think of her and my past record.

With one or two of my most intimate friends I would talk of this girl. I would narrate to them all that had taken place since I first began to know of her.

“It’s a mystery to me,” says one of my intimate friends, “how you could care so much for this girl without having a more advanced acquaintance and knowing more of her.”

“Well,” says I, “if you would but see the girl you would then understand. I claim to be a judge of human nature myself. My past has been such that I have been in constant association with all classes of people, and one of my naturally acquired attainments is my capability to judge human nature. And I want to say that I would not care to know more of this girl than to get one look into her eyes. Her face bespeaks what she is. She is not only handsome, but her face bespeaks a nobility of character, a sweetness of disposition, and that she has always been accustomed to the best social environment. But that is not all: she is so unassuming and unostentatious, and that, combined with her

personal charm, makes her the most attractive girl I have ever seen. Of course, we infrequently see a charming woman, but invariably it is the case that her charms are diminished because her very attitude makes it apparent that she is too much aware of her charms. Great personal charm or intellectual attainments, for instance, are to be desired and admired, but persons who possess such are doubly admired when they do not let it become apparent that they are too much aware of the fact. And that is another reason why I so admired this girl, because she was so unassuming and unostentatious, yet she possessed all the requisites that generally exist with a fondness for pomp and ostentation.

As the days passed, the more I felt that I must apologize and express to her my admiration for her, and also my appreciation of the honor she did me by even momentarily considering what I said.

After a time, I gave up ever getting a formal introduction to her; but I must apologize to her, thought I, in some way or another, and I decided to write her a note to be handed to her when next I might see her on the street,



if conditions were such that it would not be humiliating to her.

I, therefore, wrote the following letter, which I perused time and time again. I then sealed it and put it in my pocket, where I intended it should remain until I could hand it to her:

"I know my utter disregard for the conventions seems appalling to you, and I once again ask your pardon for writing that which must be said or written (and I write only because a formal introduction looks highly improbable and could hardly be desired by you), and, under those circumstances, I know it would be far less humiliating to you for me to write what I have to say than it would to unconventionally accost you on the street and talk with you.

"I again ask your pardon for the wrong I did you on the evening you will recall.

"And I must tell you that I cannot forget the paramount honor you did me when you intimated that, after a formal introduction, you might grant me the privilege of calling on you, and for a time thereafter I was in a restless state of anxious anticipation as to the outcome of my unceremonious self-introduction. But I assume, if you were good enough to make inquiry concerning me, that the result was unfavorable to me. However, I should have known that my expectations were too high, and that you could not have consistently condescended to permit me to call on you. In fact, I really had no expectations other than to obtain your name, which would enable me to watch your future. On the evening I talked with you I was so elated at your even momentarily considering what I said and not showing any outward evidence of becoming incensed, that, when you asked whom I knew, I stupidly gave you but one or two names, when I might just as well have given you the names of a number of

locally prominent people with whom I claim intimate acquaintance.

"I will admit that you have said nothing that gives me any special incentive for writing that which I have written, but I felt that I must in some manner apologize for my unconventionality; and, in doing so, I cannot resist expressing my thoughts. I know you will believe me when I write that I have really tried hard, but my efforts have been futile, to fight off the desire to tell you that I have never seen anyone with whom I have been half so favorably impressed, or for whom I could care half so much; in other words, I've read of girls like you in fiction, but, until I saw you at the park, I never thought such a girl existed.

"I will frequently think of you (or, to write with exactness, I will infrequently cease thinking of you), but, not knowing your name, will hear nothing, even through the daily papers, that will help me to gauge and stimulate my thoughts, and can, therefore, think only indistinctly, but I must tell you that your most intimate friends can never wish you better wishes than do I.

"This note is being written on June 17th, and the sentiment expressed therein is absolutely unalterable, unless annoying to you. It might not reach you for some time, but I am afraid I cannot keep from handing it to you when next I see you, if the conditions are favorable to your not being humiliated thereby.

"Please don't think that I expect so much as a formal introduction, as I assure you my expectations are not that high. But the suspense has been terrible, and I could not resist apologizing through one source or another, and also expressing my admiration for you.

"Once again I ask your pardon, and, with perpetual good wishes, I am,  
(Signed)"

I pocketed the letter, and resolved that I would never unseal it. I thought if I could ascertain her name through any source I would merely address it to her.

I frequently saw her on the street, but she was never alone, and of course I would not subject her to the humiliation of handing her the letter while she was in company with a friend.

One day Hawkins came to the office unusually early, dropped into a leather chair and looked me straight in the eye. He was smiling, but he did not say a word for a time.

"My dear co-worker," says Hawkins, "I saw 'the pippin' last night."

"Where?" says I.

"She was in the back seat of a new Cadillac car."

"Did you notice the license number?" says I.

"Yes, it was 34008."

"My dear Hawkins," says I, "you're a gentleman," and I shook his hand as though he had been a long-lost brother.

I looked at the 'phone directory and scanned the index for the phone number of the City Clerk. All my emotions were aroused as I went to the 'phone and took down the receiver.

"Give me 6700 East, please, Central."

"Hello; City Clerk?"

"It is."

"Would you please tell me to whom auto license 34008 was issued?"

"Just a minute," he responded.

"No. 34008 was issued to Miss Josephine Andrews, Cadillac car, 6325 Delmar Avenue."

"Thank you," says I.

"Well, my dear Hawkins," says I, "it looks as though that should establish her identity beyond a question."

"It does," says Hawkins.

"I have written her a note," says I, "in which I apologized for having unconventionally accosted her on the street. I intended to hand it to her when next I saw her, but I'll just address it to her at that number. It must be she without a doubt."

I took the letter from my pocket and addressed it to her, making sure that the number was correct, and handed it to a postman who was just making a delivery.

The letter was written in such a way that it called for no reply, and I did not expect one, but, to my great surprise, in a few days I received an unsigned communication as follows:

"I received a letter a few days ago addressed to Miss Josephine

Andrews, but really that is not my name. Please don't think I'm a 'prig' if I don't give it to you, as it makes things so much more interesting and exciting as long as you don't know who I am."

I perused that note time and time again, and I drew the assumption therefrom that my note had finally reached the girl I had first seen at the park. But I wasn't satisfied then, nor would I be until I knew her name, and I wondered who the girl was that read the note.

As the days passed I saw her riding through the streets of St. Louis in this new Cadillac car, in which there were generally three occupants besides herself. I thought that she must have been visiting Miss Andrews, and I perused the society columns daily to see if I could see an item to that effect.

I would frequently call up certain girl friends to whom I had made application for assistance in establishing her identity. I had said so much about her to one or two intimate friends that they grew exceedingly anxious to learn who she was; and they were untiring in their efforts to assist.

One day Miss Dolde called me up and requested that I call at her home for a few minutes. Upon arrival there she introduced

me to three girl friends, none of whom I had ever met. But she had been talking with them about the girl whose identity I was endeavoring to establish, and of course they all accused me of being in love, and wanted me to describe the young lady.

"Don't ask me for details," says I; "my descriptive ability is poor, but my judgment is the very best, and, according to my classification, she's class 1, and her standing in that class is of the very highest order. She's the size and she's got the eyes and there's something about her that appeals to me. I have frequently seen her in a new Cadillac car No. 34008, the license number having been issued a few days ago.

"I have a girl friend," says one of them, "whom I have seen in that car a number of times, and I'll talk with her on the phone and see what she knows. May be she's the 'guilty' one."

She called some number and asked for Ruth.

"Hello, is this Ruth?"

"It is," was the response.

"This is So-and-so, and I want to know, Ruth, who it is rides around in that new



Cadillac car 34008. I saw you in it a number of times, and a friend is very anxious to know one of the occupants thereof. We girls were just talking it over, and I thought it might be you."

"No," she said, "it isn't me, but I'll tell you who it is. I know all about it. It is Camilla Andrews, a sister of Josephine, who owns the car. Yes, I remember of having seen the chap to whom you no doubt refer. He seems to have developed a keen eye for the car, or rather for Camilla, and we girls hardly ever pass him without detection."

I thanked the girls who had been instrumental in establishing her identity, and made my way to the office. I whispered the words "Camilla, Camilla," to myself time and time again, and my thoughts were of her and her only. Then that I had her name, my expectations were realized.

It was about twelve months from the time I first began to know of Miss Andrews that, through a mutual friend, I incidentally obtained a formal introduction to her.

The mutual friend, however, knew nothing of my infatuation for Miss Andrews, at the

time, and he looked at me in utter consternation when the charming Girl of My Dreams extended to me an invitation to call at her home.

In view of my past record I did not feel as though I were eligible to call on her with any degree of regularity, but of course I thought it would do no harm to accept her condescending proffer, as I thought this would give me an opportunity to tell her some things which she would possibly be indisposed to believe if I would back up my statements with an affidavit.

In the course of a week from the time I had received an introduction to her, I called her on the 'phone and asked when it might be agreeable to her for me to accept of the invitation to call at her home.

She named an evening agreeable to her, and for a couple of months I called at her home regularly.

I found her to be in every way just what her face bespoke she was from the time I had first begun to know of her. In addition to her beauty and personal charm, she had, a year or so previous, been graduated from

Vassar, and she was a girl of a cultured mind and rare intellectual attainments.

But every time I called at her home my conscience smote me—I felt that it was a foolish condescension on her part to permit of this.

But however long I might continue calling at her home, I knew it would only be a matter of time until I would be obliged to tell her all, and I certainly would tell her nothing but the truth. And every time I was with her I would resolve, to myself, to make a complete confession, after which time I knew she would not longer permit me to call on her.

I thought I could never muster up courage to tell the one I loved best of my degrading profession, because I always wanted to retain her good-will, if it existed, as long as I was unworthy of her love.

One evening Camilla and I had returned from the theatre. The stillness and serenity of the night were made inspiring as the stars seemed to look down upon us and ask us what we had to say, and, at her suggestion, we seated ourselves in a porch swing.

The veranda in front of her home was made

picturesque by a network of intermingling honeysuckles and crimson ramblers, through which could be seen a full moon in all its radiance and beauty.

But I needed no inspiration. The thoughts of her and of the past were all the inspiration I needed. As I took her hand in mine and looked into her eyes, the radiance of the moon made it possible to see her plainly, and I could not longer conceal my thoughts. I forgot everything I had ever done.

"Camilla, little girl, I have known you for only a few weeks, but you are the same little girl I thought you were when I first saw you at the park months and months ago, and each of those months has seemed like a year to me.

"I cannot tell you exactly how I have spent my time since then, because if I did I'm afraid you'd think that love is more pathetic than humorous.

"Though in reality you have been with me but little since the first time I saw you, yet in my work, in my thoughts and my dreams you have been with me ever since I first began to know of you. Wherever I go or whatever I do, my thoughts, little girl, have been of you.

“And those thoughts have done more for me than anything I can recall. You know it is by our thoughts that we live—by them characters are moulded and happiness is gauged, and, since I first began to know of you, my thoughts have been of you and you only, and those thoughts have created an always existent desire on my part to live up to the Golden Rule, to choose the right with invincible resolution, and to do nothing of which you would disapprove.

“Before I began to know of you, Camilla, I had known a few girls, one or two of whom I cared a great deal for, but, when I first saw you, I immediately came to the conclusion that I had never previously had the slightest conception of what real love was.

“If I should tell you that I never hear or see anything beautiful but what I wish that you were by my side, you would possibly say my love was mythical and imaginary; but it is true.

“Since I first saw you I have never read a quotation written to promote happiness or righteous living but what I have thought of you; I have never perused a verse of poetry that carried with it noble or beautiful senti-

ment but what I have thought of you; I have never heard a strain of harmonious music but what I have thought of you; I have never heard the birds break the serenity of the day by nature's music but what I have thought of you; I have never passed the establishment of a florist but what I have admired the beautiful roses, carnations, etc., and thought of you. There never has been a day pass but what I have hoped that you would, during that and every day to come, be made happy by some benignant act of some one who knows you or in whom you are interested; and, wherever I have been, there has never been a night pass since I first saw you but what, before I closed my eyes in sleep, I have looked out the window and tried to locate the biggest and brightest star I could find and I have talked to that star and asked it to make you happy."

"First tell me," she said, "if you know a man by the name of Hawkins."

"Camilla, little girl, I do, and I cannot ask your forgiveness."

THE END.





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